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Deriving Lessons for Urban Planning and Housing Delivery from the Resilience of Informal Housing Systems in Zambia

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Deriving Lessons for Urban Planning and Housing Delivery from the Resilience of Informal Housing Systems in Zambia

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ABSTRACT

The study explores the factors that sustain urban informal housing resilience to draw lessons for enhancement of housing provision. This is in response to the challenge in housing provision evidenced in the burgeoning informal housing delivery system that characterise most developing countries. Using a case study approach, involving two informal settlements in Lusaka City, Zambia, the study examines the push and pull factors that influence the resilience. This is premised on the argument that identification of the factors sustaining the resilience holds the key to making the planning system reflective of the context in which housing needs, demands and access abilities are embedded. To this end, grounded on both literature and empirical interrogations, the study shows informal housing resilience is sustained by several factors of which the following are pertinent.

The study demonstrates regulatory frameworks, land property rights, contractual practices and fiscal policies which shape the general context of housing development to be influencing factors of the informal housing resilience. In this regard, the study suggests provision of housing that meets the needs of different groups and attainment of sustainable neighbourhoods, can mainly be reached through flexibilities in standards and adaptive governance approach that blend in social-cultural financing and contractual practices, building methods, innovations and land delivery systems. Besides the study shows informal housing resilience to be sustained by urban planning frameworks which are not amenable to contemporary approaches like partnerships, participation, collaborations and decentralisation for housing finance provision. In this view the study suggests new changes and approaches to housing governance anchored on these planning principles.

The study further shows that informal housing resilience is influenced by location and internal structuring of residential areas which are incompatible with local dwelling contexts. Accordingly, the study demonstrates the common strategies of eviction, demolitions or relocations employed by planners and policy makers as a display of obliviousness to the realities that make people reside in particular localities considered 'unauthorised'. In regard of this, the study suggests new changes and approaches to the planning of human settlements to include adaptation of local and social-cultural dwelling contexts and proximity concerns in lay out plans and patterns.

DECLARATION

I, Howard Shimishi Chitengi, declare that I am the sole author of this thesis; that unless otherwise stated all references cited have been consulted by me and that the work of which the thesis is a record has been done by me and that it has not been previously accepted for a higher degree.

Signature……………………………………………………………………....

Date…………………………………………………………………………

ABBREVIATIONS AND ACRONYMS

BSAC	British South African Company
CBU	Copperbelt University
CFHH	Civic Forum on Housing and Habitat
COHRE	Centre on Housing Rights and Eviction
CSO	Central Statistical Office
DHID	Department of Housing and Infrastructure Development
DISS	Department of infrastructure and support Services
EFC	Entrepreneur Financial Centre
HH	Habitat for Humanity
ICESCR	United Nations International Convention on Economic and Cultural Rights
IDP	Integrated Development Plan
LCC	Lusaka City Council
LED	Local Economic Development
MLGH	Ministry of Local Government and Housing
MMD	Movement for Multi-Party Democracy
MoL	Ministry of Lands
MPDC	Meanwood Property Development Corporation
NHA	National Housing Authority
PF	Patriotic Front Party
PPH	Department of Physical Planning and Housing
PPP	Public Private Partnership
UN	United Nations Organisation
UNCHS	United Nations Centre for Human settlements
UNIP	United National Independence Party
UNZA	University of Zambia
USA	United States of America
USAID	United States Agency for International Development
WDC	Ward Development Committee
ZLA	Zambia Land Alliance
ZNBS	Zambia National Building Society

DEFINITION OF KEY TERMS USED IN THE STUDY

Informal settlement – an area whose land could be legally or illegally owned that has been settled without any prior physical planning.

Pull factors – the characteristics which make informal housing sector attractive.

Push factors – the elements that drive prospective homebuilders to construct housing in the informal sector, or renters to vacate formal accommodation to move to informal settlements.

Regularised settlement – a dwelling that initially started as squatter settlement but acquired official recognition for the purpose of upgrading. For the reference of Zambia, the term is used interchangeably with 'declared' or 'improvement area.'

Resilience – the capacity of informal housing systems to resist demolition, eviction and relocation actions and threats, recover from such crises, endure and adapt to constant stresses.

Squatter settlement – an area within urban setting on which people unlawfully establish homes on land that do not belong to them.

Upgrading – improvements in the dwelling conditions of informal settlements through provisions of infrastructure, services and title to land.

Urban – the descriptor is drawn from Tannerfeldt and Ljung (2006:180) to mean "a city, town or other settlement where a majority of the population has an income from activities in the urban economy other than agriculture, forestry, hunting and fishing…"

Urban planning – the descriptor is drawn from Adams (1994), Ward (2004) and Tiesdell and Adams (2011) to imply a mechanism for enabling and facilitating urban development. In the context of this study, it means the relationship of the planning system to the dynamics that deliver housing: it is about actors – among them land owners, developers, politicians, bureaucrats, non-governmental

organisations and ordinary people – who shape the housing sector (Adams, 1994). Urban planning is conceptualised as working through such processes to facilitate the delivery of housing.

Urban planning framework – the definition is drawn from Tiesdell and Adams (2011) to mean the overarching context within which housing development policy and action occurs.

Urban planning process – the definition is drawn from Glasson (1992), Alexander (1992) and Hall (2002) to mean the sequence of actions for facilitating housing plans, programmes and implementation.

Urban planning system – the administrative structure in terms of institutions and authorities that guide planning and facilitate housing delivery.

1 CHAPTER ONE: INTRODUCTION

1.1 The study context

Provision of housing in the developing world, let alone sub-Saharan Africa, is one of the most dominant problems confronting urban planners and policy makers. The challenge is evident in the burgeoning informal settlements scenario that characterise nearly all Global South cities and the search for solutions has gained increased attention and eminence in both planning practice and academic discourses. UN-Habitat reports on the situations of human settlement in 2001 shows that 924 million accessed their housing through the informal market systems. Sub-Saharan Africa had the highest volume at 71.8% (UN-Habitat, 2008a).

The Integrated Regional Information Networks (IRIN) (2007) provides a similar proportion, 72 % of the African population have lived in informal housing compared to 56% for South Asia. The reports are corroborated by several studies on the housing markets such as Ball (2006), which indicate 70% of urban housing in the developing world was informal. Recent statistics by UN-Habitat (2010a) show 828 million people in the Global South cities lived in informal settlements, which was projected to increase to 889 million by 2020. Sub-Saharan Africa cities are indicated to have the highest portion at 61.7% with an increase of 7 million people living in informal settlements per year.

In the case of Zambia, an average of 50% of the urban population is reported to dwell in informal settlements (Mulenga, 2003; World Bank, 2007a; Central Statistical Office (CSO), 2011; UN-Habitat, 2012). The World Bank (2002) Country Assessment Report for Zambia further informs that the overall number of informal settlements increases at a rate of 12% per year. Statistics on Lusaka, the capital city, shows 70% of the population live in informal settlements and the growth in the number of informal settlements, is indicated to have nearly doubled

to 37 in 2009 (Carey, 2009; UN-Habitat, 2012) from 24 in 1968, which is four years after independence (Republic of Zambia, 1974).

Globally, the statistics and studies evidently demonstrate informal housing to have grown to an extent of providing more housing than the formal system, which Ball (2006) observes even with the best of formal housing delivery system, the sector will continue to exist. This is a contemporary Global South urban housing reality which Roy (2010: 87) has explained as "informal modes of organising space, livelihoods and citizenship." However, in most countries, urban informal housing is largely viewed negatively, which makes governments to implement counteractive and punitive strategies for its elimination.

But in the face of such intolerant approaches, the sector has proved remarkably persistent such that if eradicated, it will result in homelessness to many people. In consideration of the policy failings to eliminate the informal sector, the central argument advanced in the research is that as much as vulnerabilities associated with the informal housing sector are a reality which necessitate elimination actions, the sector does contain a positive side which is not well understood by existing forms of planning.

1.1.1 Research Question

The research supposition (articulated in detail in 1.6) is that the overarching context within which housing delivery policy and action occur influences the "informality resilience". Therefore, the persistence suggests that some lessons on making urban planning reflective of the needs and demands for housing expressed in the large and growing informal delivery system could be drawn for informing policy makers and planners.

Explicitly, the premise of the argument is that to devise effective strategies that adequately address urban housing challenges, the observed processes, "where 'ordinary' people plan, finance, construct and furnish their own dwellings, largely independent of official regulations and professional inputs" (Kellet, 2011:2), opens up new horizons for harnessing the production and supply mechanism in the informal sector that appear to meet the housing needs and demands of

different households. Arising from this reflection the question which the research sought to answer was:

- What lessons can be derived for urban planning and the enhancement of housing from the resilience of informal housing systems in Zambia?

1.1.2 Research Aim and Objectives

The research was aimed at drawing lessons for urban planning from the resilience of informal housing system for enhanced delivery of housing in Zambia and countries with similar experiences. The ultimate goal of the study was the re-framing of urban planning systems, frameworks and processes suited to urban housing needs expressed in the informal housing resilience. This was grounded on the argument that the burgeoning informal housing sector was a significant consequence of the urban planning system, framework and processes. Accordingly, the resilience elements of the informal housing sector were conceived as 'key' to a responsive urban planning system, framework and processes. To this end, the search for the lessons was guided by seeking to understand the push and pull factors through the following research objectives:

1. To review the urban planning system, frameworks and processes in enhancement of housing delivery in Zambia;
2. To investigate how the informal housing delivery systems have developed and function in Zambia;
3. To explore how urban planning can facilitate the housing sector to operate more effectively and sustainably in the delivery of housing.

1.1.3 Organisation of the chapter

The introductory chapter which sets out the investigative context of the research and the structure of the thesis is composed of ten main sections as follows. Section 1.2 looks at urbanisation in the developing world in relation to housing provision. Section 1.3 makes a review of some of the key policies and strategies for reducing the chronic shortage of housing and the consequent growth of informal housing from an international perspective narrowed to Zambia.

Section 1.4 deliberates on the challenges posed by unregulated informal housing systems. Section 1.5 focuses on definition of the concept of resilience as an alternative outlook on housing provision. Section 1.6 makes assumptions on the connections between the resilience characteristics and urban planning for guiding the research. This is followed by section 1.7 which articulates the originality and significance of the study. Section 1.8 introduces the methodological framework followed by section 1.9 which deliberates on the study setting. Section 1.10 states the researcher's positionality in the study and section 1.11 describes the thesis structure. The overall contextual and methodological framework is represented in **Figure 1-2** which summarises this chapter in particular and the thesis in general.

1.2 Urbanisation and consequent progression of informal housing in Global South

Several studies show informal housing developments and urbanisation in developing countries to be closely linked; they indicate high rates of urbanisation to correspond with high incidences of informal housing developments. According to the consulted literature (Tannerfeldt and Ljung, 2006; UN-Habitat, 2008a, 2010a, 2010b; Center for Affordable Housing Finance, 2012), the world has just crossed the point at which 50% of humanity lives in urban areas. This urban population increase is indicated to be more in developing countries. Tannerfeldt and Ljung (2006) estimate the level of urbanisation in Africa at 40% of its 0.3 billion people. The UN-Habitat Report on the State of African Cities in 2010, indicate the total population of Africa in 2009, exceeded 1 billion of which 395 million people resided in urban areas. The report makes further growth projections of 1.23 billion by 2050 by which period 60% of the population will be urban based (UN-Habitat, 2010b). Equally, the Center for Affordable Housing Finance (2012) show Asia and Africa to account for 86% of all global urban population growth over the next forty years. The Asian urban population is in particular projected to increase from 1.9 billion to 3.3 billion.

The most negative aspect of this urban growth is the dwelling condition for most people whom towns and cities are unable to provide with housing and related

municipal services. The inability to manage urban population growth, let alone the conditions that give rise to unplanned settlements make policy makers to perceive urbanisation as negative and as a result, devise policies and programmes aimed at preventing their developments (Tannerfeldt and Ljung, 2006). The common policy measures and actions include evictions, demolitions, relocations, public rental housing, site and service schemes and squatter upgrading, which do not have major impacts on deterrence of informal settlement growth. Instead, they largely make lives of the low income urban dwellers unbearable as articulated below.

1.3 A review of international policy experiences on housing and informal settlement prevention

Demolition is one of the commonly used strategies, premised mainly on reasons of violation of regulations, standards and tenure rights, aesthetics, crime control, environmental hazards and public health concerns. However, observations such as that by Berner (2000) indicate the strategy to be more effective in mass housing eradication, rather than a solution to the above problem, let alone poor housing. Thus, "apart from human suffering and trauma, and the large-scale destruction of assets, this policy is almost always unsustainable" (Berner, 2000:4). Consequently, its usage simply violates human rights under several international conventions, such as the United Nations International Convention on Economic and Cultural Rights (ICESCR), which guarantees legal protection against forced eviction, harassments and threats (Centre on Housing Rights and Eviction (COHRE), 2004). In short, the demolition approach basically addresses the symptoms, rather than the root causes of squatter settlements.

In the case of relocation, several studies indicate the approach to be unrealistic method for solving informal settlement problems. For example, studies by Viratkapan and Perera (2006) on squatter relocation projects in Bangkok and Gebre (2014), on Ethiopia, inform that relocation only work when used in improvement programmes, to pave way for roads, water pipes, drains and sewers. But sustained relocations disrupt livelihoods and social-cultural

structures. Just as Berner (2000:4) notes: "…resettlement, sometimes welcomed as 'decongestion', causes social, political and financial costs…"

For public rental housing, the policy is influenced by the thinking that the virtue of housing as a social good makes it impossible to be provided by the private sector adequately. The public sector with its social equity obligation is best suited to do so (Brown and Jackson, 1990; Batley, 2001; Rydin, 2011). The other argument is that public sector involvement is necessary to correct market failure (World Bank, 1993; Cornes and Sandler, 1996).

In addition to the above arguments, several literature identifies rapid urbanisation and a big proportion of low income populations to be the main reason for public housing provision. However, a UN-Habitat (2010c) study show that in most developing countries, the policy has not been successful in the enhancement of low income housing apart from Hong Kong, the Republic of Korea and Singapore that can look back at their record of success in public housing.

Some documented challenges include irretrievable building costs to the public sector and low production volumes to meet demands. The shortcomings are soundly summarised by Berner (2000:4) that:

> Most of the programmes suffer from huge targeting errors. Despite the subsidies, the land costs and adherence to inappropriate building regulations derived from colonial models; make the resulting products unaffordable for the poor, so they tend to end up in the hands of the regime's cronies and other privileged groups.

The World Bank (1993) states that public housing policy failing is an attestation of the public sector not being the best means for delivery, but the private sector. The World Bank's explanation is based on a neo-liberal market perspective, which emphasises the role of the market and price mechanism. The rationale is that the private sector is more efficient, competitive and responsive to consumer demands, than direct provision by the state.

The site and service scheme response involves provision of plots to reduce the potential for informal housing growth, in so doing, it makes government as an enabler, rather than provider of housing. It stems from the recognition of the contribution of households to build own houses in planned settlements (World Bank, 2002). The documented drawbacks of this approach include work and social service proximity problems, which impose commuting costs on communities. Commuting costs lead to gentrification and subsequent relocations to existing informal settlements or establishment of new ones (UNCHS, 1996a). Besides, the costs associated with land development undertakings are substantial for low income countries to sustain.

On upgrading, according to the World Bank (1974) and UNCHS (1995), the failings of the above strategies in most countries gave rise to 'in situ' upgrading. The guiding principle is provision of on-site services to people already in informal settlements, with minimal disturbance to livelihoods. Compensation consideration is only made for the properties where the services are located or pass through. However, subsequent studies indicate that upgrading does not adequately address the low income housing and informal settlement problems. The costs involved in upgrading are generally higher than those incurred in a planned settlement (UNCHS, 1996a; World Bank, 2004; UN-Habitat, 2012). Moreover, according to Berner (2000:4) "…in most Third World cities, newly emerging slums by far outnumber upgraded old ones in any given period…"

In terms of policy accomplishments, 'Land Sharing', in Thailand and 'Kampung Improvement Programme (KIP)', in Indonesia are some well-known and rare successful cases (Berner, 2000; Viratkapan and Perera, 2006).

1.3.1 The case of Zambia

Zambia, in common with other countries, has since independence adopted the demolition strategy to address the problem of informal settlements. However, the sheer scale of population increase reflected in the growth of squatter settlements, made policy makers seek complementary methods like public rental housing, site and service schemes and squatter upgrading (Hansen, 1997).

The public rental housing policy was executed through several ways, including direct production, budget funding and provisions of subsidies to local authorities, the National Housing Authority (NHA) and Zambia National Building Society (ZNBS), state companies formed with the aim of providing affordable housing. The allocation by both local authorities and NHA was based on the weight of housing need and the rentals were subject to considerable state regulations (World Bank, 1974; Schlyter, 1998; UN-Habitat, 2012). Equally, ZNBS was formed in 1968 with the principal objectives of housing construction, loan provisions, real estate financing and services to the public, as a means of enhancing affordable housing delivery.

As stated above, the public rental housing approach in Zambia was constrained by similar problems. The capital intensive nature of housing production occasioned huge spending, which made the programmes expensive to sustain. Some other negative elements include corruption in allocation, which resulted in exclusions of the target groups (Schlyter, 2004). Therefore, even if rents were heavily subsidised, the majority of the low income households never benefited much. Besides the undervaluing of rentals resulted in financial challenges which rendered both the state and its proxies unproductive in both construction and maintenance of the housing stock (UN-Habitat, 2012). Therefore, Zambia like most other countries that adopted the public housing policy, it has generally been unsuccessful in tackling the low income housing problem.

The public rental housing inadequacy, in the wake of mounting growth of informal settlements, made policy makers experiment with site and service schemes, concurrently with squatter upgrading. The trials were mainly conducted in Lusaka with World Bank support (Republic of Zambia, 1974; World Bank, 1974; UN-Habitat, 2012). The approach involved provision of services by the City Council and construction of houses by the target beneficiaries (Hansen, 1997). But the strategy largely proved unsuccessful, attributed to proximity issues, unpopular predesigned plans and inabilities of beneficiaries to meet participation costs. This resulted in gentrifications with the eventual consequence of informal settlement progressions (Hansen, 1997; Carey, 2009).

For the squatter upgrading strategy, policy makers conceived a legal framework for reinforcing it: The Housing (Statutory and Improvements Areas) Act of 1974, which the UN-Habitat (2012) acclaims as representing an innovative legislative attempt towards informal housing in the developing world. The motive for and the essence of its enactment is well articulated by Simposya as follows:

> The idea of upgrading unplanned settlements in Zambia was born during the Second National Development Plan (SNDP) which covered the period 1972 to 1976. Prior to this period the Zambian government was for demolition of unplanned settlements (FNDP, 2006-2010, p.198). The change of heart seems to have been dictated by the fact that the government was not able to provide adequate affordable housing, especially for the low income groups, and also the realisation that the problem of unplanned settlements was already getting out of hand. Hence, the logical thing to do was not to demolish, but to start recognising these unplanned settlements with the aim of facilitating the improvement of the housing units, provision of the required facilities and services. It was therefore, expected that this action would lead to improved quality of the socio- economic environment, which would in turn contribute to improved quality of life of the people of the unplanned settlements… (2010:6-7).

The legislation vested the Minister of Local Government and Housing with the powers to declare areas within the jurisdiction of local authorities statutory housing areas – site and service and public rental housing schemes – or improvement areas – squatter upgrading. "By these rulings, plot holders in previously unauthorised areas became tenants of the state and were given some security against the threats of demolition for the first time in Zambia's urban history" (Hansen, 1997:57).

Nonetheless, the squatter upgrading approach as considered with the Housing (Statutory and Improvement Areas) Act of 1974 has serious inadequacies. Firstly, upgrading schemes fall short of expectations and beyond the financial reach of many of those intended to assist (Hansen, 1997). Secondly, the World Bank Country Assessment Report on upgrading of low income settlements in Lusaka notes:

> Upgrading of declared and regularised low income, unplanned/informal settlements tend to follow a government

"subsidy" approach. In most projects, no attempt is made to recover any of the capital costs of infrastructure provision, down to the secondary and tertiary or local infrastructure. The replicability of most of the current approaches to upgrading Zambia's unplanned/informal settlements is thus questionable and can only work where government has funds (often supplied by donors) (2002:16).

A third weakness is that upgrading has to a large extent contributed to rapid growth of informal settlements without adequate infrastructure, because people are certain of authorities approving developments which are initially illegal. The case of Lusaka where informal settlements have doubled since 1974 provides a good example. Such inadequacies validate the arguments by theorists like Arnott (2008), that mere regularisation or authorisation of informal housing developments provides little enticements to developers to conform to orderly development and simply perpetuate proliferation of informal housing in urban milieus.

The above policy failures in particular the inadequacies of the public rental housing made policy makers adopt a neo-classical market model, influenced mainly by the World Bank. From 1992 to the present, the outlook on housing as a social good to be provided by the state has changed. State participation in the provision of housing has been withdrawn based on the argument that the public sector is inefficient and prone to delivery failure (Republic of Zambia, 2006). The policy shift resulted in over-all sale of the public houses to sitting tenants. The motives for the selling was first, to empower the tenants and secondly, to generate a housing market, and by this means augment the construction of new houses.

Subsequent studies on urban housing show very few housing developments of reasonable scale that offer affordable accommodation compared to the informal sector (Gardner, 2007; Kihato and Rust, 2010; UN-Habitat, 2012). The informality burgeons, which for the case of Lusaka is at 70% attests to this. This signifies the market model has essentially proved futile and can be contested as ineffective in enhancing desirable levels of affordable housing in a low income country like

Zambia. Consequently, the low income's option remains the informal housing sector.

1.4 Challenges posed by unfettered informal housing systems

Several studies such as UN-Habitat (2006) and Arnott (2008) conclude that even if the informal housing markets remain the most viable options for several urban dwellers, the living conditions associated with such housing are generally perilous, with missing basic services. The UN-Habitat (2006:3) shades more light in its definition of informal housing as, "households that lack decent water supply adequate sanitation facilities, sufficient living area, decent structural housing quality …" These physical deprivations lead to social and economic exclusion and vulnerability of the mainly low income dwellers. In addition to social vulnerability, unregulated informal housing developments have dire consequences on the economy, articulated in some details as follows.

1.4.1 Economic consequences

A common characteristic of informal settlements is housing markets, which stems from the population growth and the consequential increase in demand for accommodation. As Arnott (2008:15) notes, informal housing markets "function in much the same way as do formal housing markets. Units are bought and sold and the rental markets are active." Similar studies such as Coccato (1996) on Resistencia, Northeast Argentina and Granbom and Ljunghusen (2011) on Dharavi, Mumbai City in India; Asia's largest informal settlement, show the trade to consist of extensive markets involving purchases and rental bargains of residences and commercial space. Comparable works by Kapoor and Blanc (2004) on Pune in India, Dafe (2009) on Nairobi in Kenya and Hansen (1997), Carey (2009) and Habasonda (2012) on Lusaka in Zambia reveal large-scale housing transactions.

The works of Kapoor and Blanc (2004), Arnott (2008) and UN-Habitat (2006) suggest that a growing and unregulated informal housing sector reduces the fiscal solidity of an (urban) economy in terms of revenue like lease fees and property taxes vital for social service provisions. The absence of an effective tax

collection system according to the studies largely stems from the setting that characterise the housing market behaviour of operation outside formal regulatory frameworks by suppliers and clients.

A useful elaboration can be drawn from the *Lusaka City State of Environment Outlook Report* which informs that "developers are not captured in the land registry, hence no land taxes can be collected from the developers. The burden of providing services is not shared by these 'free riders' of the city" (Lusaka City Council, 2008:28). Hernando De Soto (1989, 2000), a Peruvian economist famed for his work on the informal economy and on the significance of business and property rights, presents similar views. He observes that the informal housing markets contain property revenue, which exists as 'dead capital'.

The fiscal impacts of informal settlements on urban economies is expressed to be more acute in a static or shrinking formal housing sector situation, which is overly subjected to high tax rates to meet a given amount of government revenue for provisions of social services and facilities. In this regard, at 70% of housing informality in Lusaka, how the large and growing informal sector creates unfair advantage over the formal, as well as affects the city's capacity to provide social services and facilities, is explained as follows:

> The larger is the relative size of the informal sector, the smaller is the proportion of economic activity that is taxed. Thus, holding constant the level of the 'real' per capita income– which includes both formal and informal sector income– in a country, the larger is the informal sector the smaller is fiscal capacity. In turn, the smaller is fiscal capacity, the larger are the tax rates needs to raise a given amount of government revenue, the more distortionary is the tax system, and the lower is the optimal size of government budget (Arnott, 2008:28)

The explanation by Arnott is that since income taxes are collected from a single fraction of the population, governments must turn to other sources of revenue, in which case the tax bases of the many other revenue sources also become eroded by the non-observability of transactions in the informal sector. Accordingly, Anna Tibaijuka former UN-Habitat Executive Director observes:

> On the one hand, the informal economy can be a vital source of employment and income for the poor, seedbed of local entrepreneurship and an effective instrument to combat poverty and social exclusion. On the other hand, unregistered unregulated informal economic activities are a potential source of tax evasion and create an unfair advantage over the formal sector ...Because of these negative aspects of informality, national governments and municipal authorities in many countries tend to regard the informal economy as undesirable. This, in turn, has resulted in the implementation of punitive or restrictive policies specifically targeted at informal operators often with adverse impacts on their efforts to rise above poverty (UN-Habitat, 2006:5).

Another significant economic consequence of unguided informal settlement growth is urban sprawl, which generate cost-inefficient and uneconomical city structures. In the case of Lusaka, according to the Japan International Cooperation Agency (JICA) (2009), sprawl induced city development requires costly extension of infrastructures, such as roads, water, sewerage and electricity. These are direct results; there are also indirect negative impacts as the same study shows that most informal settlements have sprawled onto agricultural estates, which affect food security.

1.4.2 Environmental and health concerns

As mentioned above, informal housing delivery processes frequently produce neighbourhoods characterised by socio-economic and environmental vulnerabilities. Therefore, acceptance of informal settlements is an act of dooming people to adverse living conditions, as the neighbourhoods are commonly epitomised by haphazard developments, which make provision of services problematic.

1.4.3 Implications on tenure

One of the defining characteristics of informal housing is violation of land ownership, so in addition to loss of revenue, food insecurity and socio-environmental vulnerabilities, squatting deprives land owners of their use rights.

These consequences to a great extent justify the austere policy approaches adopted by planning authorities for their eradication. But again, suppression and

deterrent actions are not responsive and sustainable solutions: they just serve to hurt the needy who are priced out of the formal housing delivery system. As UNCHS (1995:12) points out, the presence of informal housing is "…a rational response to the shortage of effective housing supply within the formal controlled sector." In consideration of this predicament, the question that begs for an answer is: "What needs to be done?" The answer for this question lies at the core of this study, which is a response to the pressures for housing expressed in the large and growing informal housing delivery processes.

1.5 Informal housing resilience as an alternative outlook on housing provision

As referred to above, several policy responses have been tried with the intention of making the informal housing sector to 'wither', but in the face of such largely repressible strategies, it has shown persistence and dominance over the formal sector. The supposition for the policy failings is that little is known about the means by which informal housing delivery processes are evolving. The implication of such knowledge dearth, on the subject of sufficiency, affordability and sustainability, is that the policy measures and legislative reforms for aligning urban planning system, framework and processes with the needs and demands for housing become repeatedly ill-informed.

For example, the examined Housing (Statutory and Improvement Areas) Act initiative generates an impression that the resilience sustaining factors of informal settlements were substantially understood in the enactment of the legislation designed and implemented on the analysed grounds. But the articulated inadequacies, which have consequently led to its review and repeal (See Hifab International AB, 2009; Berrisford, 2011) show that the factors were not understood. To this end, the questions the research sought to address were: what are the 'keys' to the informal housing resilience? Can these 'keys' be incorporated into urban planning to enable enhanced delivery of housing? To inform the questions on the 'keys' to the informal housing resilience and the feasibility of their incorporation into urban planning, requires an understanding of the

resilience characteristics in terms of push and pull factors. For this purpose, the following section highlights the contextual definition of resilience.

1.5.1 Contextual denotation of resilience

Resilience is derived from a Latin word 'resilire', which means to rebound or spring back (Simmie and Martin, 2010; Davoudi and Porter, 2012). The concept was originally used in the discipline of ecology to describe "the capacity of a system to absorb disturbance and reorganise while undergoing change, so as to still retain essentially the same function, structure, identity, and feedbacks" (Walker *et al.* 2004:4). Based on this interpretation, the concept can succinctly be defined as the capacity of a system or body to elastically recuperate form and position following some disruption.

Though originally pertinent to ecological discipline; used to describe the response of natural systems to shocks, contemporary scholars extend its usage to social systems like urban informal housing which are perceived to equally suffer exposure to immeasurable varieties of potential threats and risks; and their capacity to adapt and transform as a consequence of constant strains and shocks (Holling, 2001; Miller *et al.*, 2010; Pelling, 2003; Martin, 2012; Seeliger and Turok, 2013; Turok, 2014). However, beyond these conceptions, different scholars display several ambiguities in meaning. It is for such reason, for example, Simmie and Martin (2010) question as to whether the notion refers not just to a system's ability to recuperate from a tremor, but also to the degree of resistance to that shockwave in the first instance.

They point the vagueness to be exacerbated by the fact that two definitions of the concept are found in ecological literature where the notion has not been exhaustibly debated. These are 'engineering resilience' and 'social–ecological resilience'. The former is related to the "notion of 'elasticity' or the ability of a system to absorb and accommodate perturbation without experiencing major structural transformation or collapse" (Simmie and Martin, 2010:28–29). The latter concerns people and nature as interdependent systems, that is, applicable to local communities and their immediate ecosystems (Folke *et al.*, 2010). As a

way of resolving the ambiguity in definitions, scholars have split the concept into two main strands: 'equilibrist' and 'evolutionary'.

Equilibrist versus evolutionary resilience: The equilibrist standpoint perceives the urban informal housing system as being in a state of equilibrium with capacities to resist threats, avoid hazards or rebound from shocks whenever crises strike. The catchphrase in this version is 'bouncing back'; that is, shocks or crises to informal housing do not permanently alter their character, instead the sustained effects strengthen and keep the informal housing system intact.

The equilibrist perspective is critiqued for making the resilience concept incompatible with the realism of evolutionary transformation. The point of contention is that urban systems (such as informal housing) cannot be in a state of equilibrium owing to their characteristically complex adaptive and incessantly changing nature: As "adaptability is part of resilience. It represents the capacity to adjust responses to changing external drivers and internal processes and thereby allow for development along the current trajectory (stability domain)" (Folke *et al.*, 2010:1). In this regard Water and Salty (2006) perceive the perspective to be defective or inadequate when applied to social structures like informal settlements, because such systems can never be in a state of equilibrium, as they are in a state of constant change. Thus the angle of interest and emphasis in this thesis is the ability of informal housing systems to resist, adjust, adapt or respond to shocks.

1.6 Research assumptions on the connections between urban planning and informal housing resilience

The development and growth of informal housing as described above, suggests that the manner urban planning is interpreted – in terms of policies, rules, regulations and 'general code of conduct' – and executed influences the resilience. This draws us to the philosophical perspective of planning, which relates more to the institutional and value ideological premise: "who plans for whom with what ideas in mind; these ideas encompass both overt planning rationales and the hidden social and political agenda that are the model's strengths and weaknesses" (Alexander, 1992:94).Thus the supposition of urban

planning as a framework of policy and action for delivery of housing and its connections with informal housing resilience is premised on the following characteristics.

Firstly, it is conceived as a future-oriented activity which seeks to devise strategies that lead to desired end states (Alexander, 1992; Hall, 2002; Cullingworth and Nadin, 2003; Fainstein and Campbell, 2012). In this perception, planning is about thinking and linking of different housing needs and opportunities achieved through a sequence of actions based on a number of stages, programs and policies. As an anticipatory activity in housing production, in this sense, informal housing resilience is assumed to be influenced by urban planning obliviousness to shelter needs for diverse groups, which can guide responsive utilisation of land to meet current and future housing needs.

Secondly urban planning is conceived as a process of negotiations involving multiple stakeholders (Abbott, 1996; Evan and Blower, 1997; Healey, 1997; Rydin, 1998; Evans *et al.*, 2005; Pike *et al.*, 2006). Urban planning as a public sector activity is concerned about current and future vision building for housing delivery through scenario setting. The setting of scenarios is not simple, but a complex undertaking which involves imagination of what is achievable and practicable judgement about what can be achieved (Rydin, 1998), for which engagements, consultations, coalitions and collaborations with vested interests makes the scenario setting feasible.

Along this line of analysis, at the heart of housing delivery, lies the subject of governance (Abbott, 1996; Healey, 1997), for which planning provides a forum and sphere of partnerships, interactions and conflict resolutions, involving underprivileged groups, civil society, state, private actors, and so on. Accordingly, urban planning is an interactive medium for actors, which take several forms ranging from networking, coordination, dialoguing, lobbying and negotiations. In other words, urban planning as viewed from the lens of governance is about coordination, inclusiveness, equity and integration through coalition formation. For this to be achieved, governance operates by way of institutionalised systems

and structures (Evan and Blower, 1997; Healey 1997; Evans *et al.*, 2005; Ward, 2004; Pike *et al.*, 2006).

In the context of housing development, Healey's (1997) ground-breaking publication, *Collaborative planning- shaping places in fragmented societies*, provides a useful conception of the significance of institutionalism in urban planning, as a framework that aspires to provide guidance, coherence and coordination in housing delivery to policy makers, individuals and private developers. Healey perceives institutionalism approach to housing development to make planning a reference point for a range of public organisations, policy mechanisms and processes at various tiers of government administration and nongovernment organisations that together influence equitable allocation and use of urban space for housing.

Such broadening, out of planning as a subject matter and as an activity, makes urban planning to enjoy what Tewdwr-Jones (2001:16) refer to as a 'multiagency legitimacy'. In this sense, the assumption is that informal housing resilience is sustained by a centralised and fragmented institutional framework that does not provide forum and sphere of public interaction in the governance of housing.

Thirdly, urban planning is conceived as a public sector activity and a process by which the public sector at municipal or central government levels seek to influence the activities involved in urban development, through guidance, regulations and incentives (Berry and McGreal, 1995; Ward, 2004). In this conception with regard to housing, urban planning consists of two main facets: (1) housing as land use planning, seeks to regulate the lay out, density, form and function, allocation and amount of land to prospective homebuilders; and (2) planning is not all about regulating housing development, it is also about facilitating and supporting efforts of actors in the production and supply of housing that is conveniently located, sufficient and affordable.

As a physical planning activity, urban planning is about the pattern of location of people in terms of households, firms and organisations and their activities (Alexander, 1992; Glasson, 1992; Cullingworth and Nadin, 2002; Hall, 2002;

Ward, 2004; Fainstein and Campbell, 2012). For an elaboration, to borrow from Taylor (2003:6) notion of urban planning, it "is the art and science of ordering the use of land and character and the siting of house buildings and communicative routes." Consequently, as a regulator, urban planning is concerned with orderly arrangement of a neighbourhood's physical structure. This entails proximity thoughtfulness in neighbourhood planning for better interactions within neighbourhoods and beyond. In this sense, the assumption is that informal housing resilience is influenced by location and internal structuring of residential areas which are incompatible with local dwelling contexts.

Put in other words informal housing resilience is a consequence of conceiving urban development and challenges in physical and aesthetical values with little regard to the influence of proximity, economic and social-cultural aspects on the built environment.

Regulation of land use and development entails imposition of conditions and obligations – the 'dos' and 'don'ts' – which Payne and Majale (2004:25) define as "rules or order of conduct prescribed by an authority either requiring or prohibiting certain behaviour for various purposes such as safety or environmental objectives…." They describe a regulatory framework to comprise three central elements, namely regulations, standards and administrative procedures.

Planning regulations stipulate permitted urban housing developments which commonly consist of legal and semi legal instruments. Planning standards involve technical specifications to which all approved housing developments must conform. Administrative procedures are concerned with stipulation of official steps that all urban housing production activities must conform to be officially accepted (Payne and Majale, 2004).

From a regulatory viewpoint, the state's role in urban planning is generally to ensure that physical plans and development takes into account factors of property rights, proximity, land markets, needs and the quality of living space and wellbeing, social-cultural and environmental responsibility, and all to obtain

balance for the common good. With reference to the subject, the supposition is that informal housing resilience is sustained by unsuitable administrative procedures and excessively prescriptive and proscriptive regulations, which prevent homebuilders from gaining meaningful returns or using the land for housing in desirable ways. Stated in other words, informal housing resilience is assumed to be sustained by regulations that constrain context specific housing delivery methods, which doom people to housing poverty without providing them with the means to escape it.

With regard to the facilitatory role in housing production, the conception of urban planning is not only about controlling land uses, it is concerned with creating housing development opportunities. This as Adams (1994) puts it, involves land owners, developers, investors, politicians and ordinary people who shape the built environment as they relate with each other and react to development stresses. He further observes urban planning neither overrides nor fully controls this process, but aims instead to influence it. It does not replace the market but works through it creating opportunities for actors to implement. Accordingly, urban planning can be conceived as a form of state intervention in development processes dominated by the private sector. It is about the economic structure of a town or city and its overall level of housing prosperity and works through the market mechanism in comparison to the physical planning perspective, which relies more on direct controls (See also Tiesdell and Adams, 2011).

To draw again on Adams (1994), the extent to which planning authorities can successfully influence housing development processes is "dependent on the resources it can attract the powers with which it is entrusted and particularly on the depth on its relationships with land owners, developers and other significant actors" (p.6). In this regard, the supposition is that informal housing resilience is sustained by an urban planning institutional framework which is largely preoccupied with ordering of land uses, siting of housing-structures at the expense of facilitation of housing financing opportunities.

Besides, facilitation involves application of policy tools, which include shaping, stimulus and capacity building instruments. Planning as a shaping instrument

provides what Tiesdell and Adams (2011:16) note as: "the general rules of the game" that shape the decision environment of housing production by setting the broad context of market decisions and transactions. This involves the application of policy instruments which range from market structuring, investment provision and information generation.

According to Adams (1994) and Tiesdell and Adams (2011) private and public capital investments as urban housing delivery drivers can only function effectively in a setting shaped and guaranteed by the state. In this respect, housing sector structuring instruments are basically "actions establishing the overarching context within which market actions and transactions occur" (Tiesdell and Adams, 2011:16) such as legal frameworks, property rights, contractual practices and taxation systems which shape the general context for housing delivery. In this connection, the assumption is that informal housing resilience is sustained by unsuitable legal frameworks, land property rights, contractual practices and fiscal policy, which shape the general context of housing development.

1.7 Originality and significance

Housing, as the single most dominant urban land use in any given town (Adams, 1994) serves a myriad of needs such as provision of space for a variety of activities. At a domestic level, it is a facility that location-wise, provides access to employment, social facilities and services. In the wider community context, as White (1988:22) has conceptualised it, "housing provides a measure of relative status in so far as persons are judged by the quality and location of their housing; and for the persons who own their housing, it becomes the major household investment." All these characteristics make housing a human right, which has been recognised in several declarations such as:

- The Universal Declaration of Human Rights (UN-Habitat, 2010),

- The Vancouver Declaration of Human Settlements, which deems it as a basic human right that obligates governments to ensure access to housing by all people; starting with direct assistance to the least privileged, by

means of programmes of self-help and community action (UN-Habitat, 2009) and;

▪ The Habitat agenda adopted in Istanbul that reaffirmed the commitment "to full and progressive realisation of the rights to adequate housing as provided for under international instruments" (UNCHS, 1996b:2).

Although vital as housing is, its provision is a daunting challenge to policy makers in the Global South as highlighted in section 1.1. It is a task which heaps pressure on municipal and central governments to pursue right strategies to improve the capacity of housing delivery processes let alone Zambia where the majority reside in informal settlements, in conditions of squalor. For that reason, the originality and significance of the research can be appreciated from two interrelated perspectives: contribution of knowledge to planning theory and practice.

As the study is an attempt to identify ways in which the planning system, framework and processes can be made more meaningful to urban housing needs, the generated information is expected to contribute greatly towards advocacy, in the provision of better quality and more sustainable housing and broadening of the tax base. The findings are also expected to contribute to a reduction in data asymmetry that exists in favour of the conventional housing delivery system. In so doing, it is assumed to create an increased awareness among planners and policy makers on the living conditions of the people 'caught up' in the informal housing sector, with the potential of its reduction through concerted and responsive planning interventions. Besides, the knowledge about how the low income homebuilders finance their housing needs, is expected to help both financing institutions and individual lenders to better target their housing finance services to this market category.

Not only this, but assimilation of the informal methods of housing delivery is also central in the sense that a growing and unguided informal housing sector is detrimental when observed from economic, environmental and socio-political standpoints. As the literature indicates, that provision of social services and facilities for an expanding informal housing sector is not fiscally sustainable, in

which case, adaptation of planning provides a basis for broadening the tax base, which reinforces social service provision.

Analysed from a socio-political angle, a similar study by the United States Agency for International Development (USAID) (2005) informs that a rapidly increasing informal sector signifies a breakdown in the social contract between residents and the state. Inferentially, the growing informal housing sector is a sign of a government which has lost its people's confidence in the area of housing delivery, consequently its engagement, which facilitates the creation of decent living environments, strengthens the social contract between the actors and the state. In this sense, the study has contributed to increased awareness on the situation of and requirements for better housing in Zambia and countries with similar experiences.

Equally, since little was known about the ways and means by which informal housing delivery processes were evolving, in addition to the irrelevancies in the strategies, such as legislative reforms that are embarked upon for improving housing delivery, they fall short of legitimacy. The unacceptability, in turn, give rise to problems of compliance and enforcement, because the regulations are not based on an understanding of the rules and norms of behaviour, which embody the resilience of housing production in the informal sector. As Payne and Majale (2004:6) put it: "...to be enforceable, rules need to command local acceptance and legitimacy." Therefore, to improve planning practice in terms of compliance and enforcement, requires a better understanding of how the informal housing market system operates and interrelates.

With regard to the study's significance to planning theory, the research seeks to fill some gaps and provides an understanding of the production and delivery processes for the necessary adaptive planning practices. Although the rate of research on urban informal housing in the developing world has greatly improved, almost no theoretical or empirical data exists on Zambia that provides exhaustive insights into the informal sector's functioning.

The focus of most research works is either on defining or exposing the problems and successes of the 'traditional' areas of site and service schemes, relocations and squatter upgrading strategies, or about the 'plight' or 'vices' of informal localities. In this regard, they do not inform adequately on the processes of land and housing delivery or the institutions that govern the relationships among the actors in the informal housing delivery system in the country. Thus in as far as the study's contribution to the academic world is concerned, the 'lessons of experiences' on housing formation and processes gained from the case studies helps in filling of the 'gaps' in the existing knowledge on urban informal habitats. From this premise, the study's significance in contributing to the body of knowledge is substantial.

1.8   Methodological framework of the study

The research methodological framework was influenced by the thesis theme, which was about originating lessons from the resilience of informal housing systems for re-framing of urban planning in an attempt to harmonise provisions for housing across the current formal and informal sectors, as represented in **Figure 1-2**. In this connection, interweaving of the planning system with the local aspiration and institutional means of housing delivery entailed gaining insights into the operations of the informal housing system for comprehension of how the existing planning regime induces informal housing. This called for examination of the planning rules and norms that govern housing production with respect to their impacts on affordability and influence on informal settlement habitation preferences. To achieve this, the structure of the inquiry was divided into two parts: literature and field studies.

1.8.1   The literature study

The literature study approach involved analysis of normative planning theories and empirical literature of particular relevancy to the research. However, the multi-disciplinary nature of the issues under investigation in terms of explanation meant that it could not be analysed and discussed adequately from a single disciplinary perspective of urban planning. Therefore, a variety of literature from different disciplines were used in the analysis of the above outlined objectives.

This involved the use of journal articles, empirical studies, reports and books from the internet and library related to and covering issues of urban planning, sociology, geography, land and real estate economics, anthropology, architecture and urban design.

As contemporary academic and policy debates on planning and informal housing goes beyond Zambia, the literature was looked at from two standpoints: the international and Zambian context. The essence for the international perspective was to provide lessons for gaining a broader understanding for relating to the Zambian situation, about how some planning characteristics impact on affordability as well as influence habitation behaviour. The information and ideas derived from the debates and discourses on the subject was collated to formulate the conceptual framework in chapter three. The conceptual framework guided the design of the empirical research and choice of methods in chapter four by which the push and pull factors that influence informal housing resilience were explored.

1.8.2 The empirical study

Some of the pertinent information related to the study could not be located in a library or online. As a way of unearthing it, the field research was applied to collect it for a comprehensive exploration that provides answers for the research question. For instance, the fieldwork was used to get specifics on the issues investigated through research objective two (graphically represented in the orange rectangle in **Figure 1-2**), which was not comprehensively provided by the literature study on the Zambian setting regarding:

- What makes the informal housing sector attractive to potential homebuilders and house occupiers? This entailed comprehension of informal housing market operations.
- The planning regulatory domains that constrain the delivery of housing for different needs. From these possible 'keys', to revise the regulatory system, in an attempt to harmonise provisions for housing across the current formal and informal sectors. This entailed first-hand grasping of the

relationship of informal housing sector to the regulations and standards that apply in the formal sector.

Equally, the literature exploration did not sufficiently provide information on how planning can facilitate the housing sector to operate more effectively and sustainably as raised in research objective three (graphically represented in the blue rectangle in **Figure 1-2**). The empirical study was employed to fill up the gaps in literature knowledge, with the researcher being at the centre of the study as an 'instrument' of data collection and analysis. Besides, the empirical study facilitated access to unquantifiable facts that could not be done through literature interrogations. It was employed to acquire first-hand, detailed and appropriate information on:

- The existing roles, outlooks and relations between planners and other actors in the housing sector and how the interrelationships and methods for planning and managing the housing sector influences the resilience. From these possible 'keys', to re-frame the planning system, framework and processes for enhancement of housing delivery.

The adopted approach to the empirical research was a case study method. The case study approach was adopted on account of time, cost and generation of detailed and appropriate data on: (a) regulatory aspects that impact on housing for the low income earners (b) the operation of the informal housing systems and (c) how the overarching context within which housing delivery policy and action takes place effect the resilience of informal housing.

1.9   The study setting and rationale for selection of the case studies

The research was conducted in Lusaka City, the capital of Zambia and the rationale for the selection of Lusaka as the setting for the study was that metropolitan Lusaka had a large number of unplanned settlements that served as the most important housing delivery system for over 70% of the city's 1,742,979 people (World Bank, 2007b; Central Statistical Office, 2011; UN-Habitat, 2012). Details are provided in chapter five which describes the two case study areas.

Equally, most of the policy makers and relevant institutional officials who acted as key informants were resident in Lusaka, which made Lusaka City an ideal choice for undertaking the study as this setup was anticipated to provide better data and greater informant diversity to engage with the issues. As highlighted above, a key feature of Zambia's policy response to the processes of informal housing delivery has been the enactment of the Housing (Statutory and Improvement Areas) Act of 1974. Therefore, for an in-depth comprehension of the 'keys' to the informal housing resilience, the case study was further narrowed to two sites stratified on Improvement Area (regularised or declared) and unauthorised (illegal) settlement basis.

The stratification was intended to draw out differences in resilience character to provide an understanding on informal housing development and growth dynamics and what makes each category attractive to potential homebuilders and home occupiers. The essence was to learn about the differences and similarities involved in the various housing delivery regimes to provide a comprehensive insight into the Zambian informal housing systems, in respect of research objective two of the study subject. The selected settlements were Chawama and Mutendere East.

Chawama case study, which is discussed in detail in chapter five, is a regularised settlement. It was selected by reason of being one of Lusaka's most densely populated informal settlements since independence. It is currently home to 184,227 people (CSO, 2011) from 16,665 in 1968 (Republic of Zambia, 1972) composed of 40,908 households, from 3,331 in 1968 (Republic of Zambia, 1972) of which 91,192 are males and 93,035 are females. This gives an average annual increase in population of 4,004 from both migration and natural growth.

 In addition, it had over time acquired a cosmopolitan structure with a diversity of people of different socio-economic, cultural and ethnic backgrounds. Above and beyond, like many other informal habitations in Zambia, the locality had an active housing market. Furthermore, Chawama is one of the initial settlements to benefit from the upgrading provisions of the Housing (Statutory and Improvement Area) legislation, entailing that it had a long history of relationships with central and local

governments, municipal planning, donor agencies, Non-governmental organisations (NGOs) and Community Based Organisations (CBOs). For these reasons, Chawama depicted the most critical aspects of the research interest as a regularised case study site for drawing lessons.

For Mutendere East (also described in chapter five), at the time of the study the settlement existed as unauthorised. No official standalone population figures for Mutendere East were available, because they were aggregated with regularised Mutendere settlement (refer to chapter 5(section 5.11) for explanation). The official figure for both settlements as indicated in the 2010 Census of Population and Housing was 104,715 with 22,729 households segmented into 51,241 males and 53,474 females (CSO, 2011) having increased from 10,000 in 1971 to 22,000 in 1981, to 40,000 at the beginning of the 1990s (Hansen, 1997). However, it could only be assumed about 50% of the aggregated population figure constitute Mutendere East. The population increase was a result of both in-migration from within the city, the country and outside Zambia (Mainly Democratic Republic of Congo, Rwanda and Burundi) and natural population growth. Though 'unauthorised' it also contained an active housing market.

1.10 Positionality

The position of the researcher as an urban planner and government official of the Ministry of Local Government and Housing had advantages and disadvantages executing the study. The employment position made it difficult in some cases to acquire detailed and reliable information as some local research participants withheld strategic information for fear of victimisation, especially the land providers from the informal settlements. This substantiate the long-established observation by various authors (such as Bourke, 2014) on the significance of taking the researcher's position into consideration in any research project to understand issues that could raise ethical problems and the type of questions to ask. Therefore, considerable effort was required to develop relationships and build trust with the respondents.

The practitioner positionality proved advantageous in the sense that several of the local actors showed a lot of enthusiasm in the research subject and expressed willingness to be interviewed. This willingness was generated by the researcher's employment status in a relevant government ministry, which they considered a rare opportunity for expressing their various dwelling problems, as he was viewed an official with capacity to influence policy. For example, nearly all ward development committee members and many other participants invited the researcher to their homes to comprehend the living conditions. Such expectations implied the researcher approaching the fieldwork with cautiousness. In view of this, the researcher's objectivity was greatly guided by consistent focus on the conceptual framework and the questions.

1.11 Structure of the thesis

The Thesis is divided into three parts and unfolds through ten chapters. Each chapter presents a distinct viewpoint that corresponds to each phase of analysing the research topic and answering the research question.

Chapters one, two and three constitute part I of the Thesis, which describes the theoretical framework of the research. To be precise, chapter one provides the contextual and methodological framework of the study. Chapter two discusses the research methodology or the philosophy underpinning the study, in terms of theory and concepts explaining the relationship of the adopted urban planning model and informal housing resilience. To elaborate, as Guba and Lincoln (1994:116) contend that paradigm issues are fundamental to research and so, "…no inquirer ought to go about the business of inquiry without being clear about just what paradigm informs and guides his or her approach." They define research paradigm (p.105) as "the basic belief, system or world view that guides the investigator, not only in choice of method, but in ontologically and epistemologically fundamental ways" (refer also to Denzin and Lincoln, 1998). Similarly, Creswell (1994) and Holloway (1997) assert that an epistemology employed by a researcher is literally one's theory of knowledge, which serves to decide how the social phenomena will be studied.

Chapter three reviews literature that provides a conceptual explanation of the growth and resilience of informal housing provision from a global perspective to the Zambian context. The literature examination serves two main purposes: (1) deepening the understanding of the research subject; and (2) derivative of the conceptual model for guiding the empirical study applied to fill the gaps in literature.

Part II of the Thesis (chapters 4, 5, 6 and 7) is concerned with analysis related to the empirical study design and the case study findings. Specifically, chapter four articulates the methods and procedures employed to conduct the empirical enquiry. It outlines the methodology on how relevant data was gathered and analysed, in order to fill the gaps in knowledge identified in the literature to achieve the research objectives.

Chapter five provides a description of the study area aimed at providing the general characteristics of the study setting to readers not familiar with Zambia in general and Lusaka City in particular. Precisely, the chapter aims at providing background information for comprehensive understanding of the setting in which the case study settlements exist, with regard to their evolution, growth and change over time as well as contrasts between them. Chapters six and seven are reportages on the field surveys. Chapter six reports on the factors sustaining informal housing resilience in the case settlements from local actor perspective, while chapter seven reports on institutional actor perceptions of informal housing resilience.

Part III which consists of chapters eight, nine and ten, analyses and interprets the study results and draws conclusions drawn from the research. Specifically, Chapter eight analyses the resilience lessons drawn from the reviewed literature and empirical studies. Chapter nine provides a discussion which explains the key issues raised in the study, in particular the analysis in chapter eight. It interprets and explains the study findings such as how informal settlements emerge and the dynamics that should be considered in the physical planning and fiscal policies towards housing developments. In so doing, the chapter identifies the areas of

the planning system, frameworks and processes requiring amendments to harmonise provisions for housing across the current formal and informal sectors**.**

Chapter ten presents a summary of the findings and conclusions that has been derived from the results of the methodology applied and the analysis performed, in accordance with the study's research question and objectives. Explicitly, the chapter provides a summary of the main lessons derived from the study, evaluates the usefulness of the research paradigm used and the analysis performed in answering the research question, makes policy recommendation research limitations and recommends areas for further research. **Figure 1-1** below is a representation of the thesis structure.

Figure 1-1: Thesis outline.

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Part I
Theoretical study

Chapter 1 - Introduction: provides a background & investigative context of the problem, research question, aim, objectives, rationale & methodological framework, study setting & positionality.

Chapter 2 – Theoretical framework: defines the adopted philosophical approach for studying the push & pull factors of informal housing.

Chapter 3 – conceptual framework: grounded on the theoretical framework reviews literature that guides the conduct of the research

Part II
Empirical study

Chapter 4 – Research design and methods: articulates the procedures & methods employed in the empirical enquiry.

Chapter 5 – Description of the study Area: provides a background of the study setting

Chapter 6 – Empirical study findings: Field report on the factors sustaining informal housing resilience in the case studies from local actor perspective.

Chapter 7 – Empirical study findings: Field report on the main factors sustaining informal housing resilience in the case studies from institutional actor perspective.

Part III
Theoretical & empirical study result analysis, interpretation & discussion

Chapter 8 –Result Analysis: Analysis of the issues emerging from the literature & empirical studies.

Chapter 9 – Discussion: discusses the theoretical & empirical study results in relation to the research topic, research question and research objectives

Chapter 10 – Conclusion: provides a summary of deductions on the main lessons drawn from the thesis, a reflection of the effectiveness of the research paradigm used & the analysis performed in answering the research question, makes policy recommendations, discusses the limitations of the research & indicates aspects of the study requiring further research.

Figure 1-2: Summary of the contextual and methodological framework of the study.

Research Theme
Deriving Lessons for Urban Planning and Housing Delivery from the Resilience of Informal Housing Systems in Zambia

Research Question

What lessons can be derived for urban planning and the enhancement of housing from the resilience of informal housing system in Zambia

Research Aim
The research was aimed at drawing lessons for urban planning from the resilience of informal housing systems for enhanced delivery of housing in Zambia and countries with similar experiences.

Research Objective 1
To review the urban planning system, frameworks and processes in enhancement of housing delivery in Zambia.

Research Objective 2
To investigate how the informal housing delivery systems have developed & function in Zambia.

Research Objective 3
To explore how urban planning can facilitate the housing sector to operate more effectively and sustainably in the delivery of housing.

Knowledge gaps

Knowledge gaps

Knowledge gaps

The main restraints to the planning system, framework & processes to deliver housing that meets different needs and demands.

An explanation of the growth & resilience of informal housing provision in Zambia & countries with similar experiences in meeting the demand for affordable housing.
  a) The dynamics of informal housing development & expansion,
  a) What makes informal housing attractive to potential 'developers' & house occupiers,
  b) The relationship of informal housing system to the regulations & standards that apply in the formal sector.

The existing roles, outlooks and relations between planners and other actors in the housing sector and how the interrelationships and methods for planning and managing the housing sector influences the resilience

Literature Study

Literature reviews related to & covering issues of planning (e.g. regulations, building standards & administrative procedures & their impacts on the housing sector), law, sociology, housing, land & real estate economics & urban governance.

Empirical study

1. Personal interviews & focus group discussions with actors involved in the informal housing delivery processes
2. physical observations

1. Personal interviews & focus group discussions with planners, academics, real estate, relevant financial, governmental & Non-governmental institutional informants
2. Primary sources

Conceptual framework of the Study

Analytical framework of the findings

Discussion of findings

Conclusions

2   CHAPTER TWO: THEORETICAL FRAMEWORK

2.1   Introduction

This chapter provides the theoretical foundation of the research for understanding urban planning and informal housing resilience across space in place and overtime. As Pike *et al.* (2006) explain, theories are used to help in the interpretation and make sense how and why things works out the way they do. That is, they provide a comprehension of causative factors and their connections, in this context, informal housing behaviour. As also asserted by Alexander:

> Theory, then, is the blue print we use to assemble the bricks of fact and experience into the coherent structure of understanding. But theory is not only a basis for understanding the world around us, it is also the foundation for developing skills needed for applications …Practice needs theory not only to structure the world and the environment, which are the objects of actions, but also to explain their actions to the actors themselves (1992:2-3).

The theory considered to provide an explanation on the relationship between urban planning and informal housing is the Postmodern Planning Theory. The study uses the Postmodern Planning Theory and concepts for grounding the explorations of the push and pull factors, adopted on account of its explanation which resonates with the assumption made on the connections between urban planning and informal housing development and resilience in the introductory chapter.

2.1.1   The research paradigm: Postmodern Planning Theory

The previous chapter highlighted that in common with many other countries, Zambia's policy responses to the issue of informal housing developments has essentially been that of 'elimination'. This implies that the roots of informal housing systems and their imperatives have not been issues of much positive consideration in planning, albeit the enactment of the Housing (Statutory and Improvement Areas) Act of 1974. To understand why planners, espouse such

'codes of conduct', it is imperative to trace the roots of this adopted planning model. According to Taylor (2003), Healey (1997), Mintzberg *et al.* (1998) and Adam (2005), the reason why planners exhibit an obliteration attitude is because planning is essentially taken as a physical planning matter, largely preoccupied with physical controls and containment: a *modernist* model influenced mind-set, which perceives planning largely as a means for ordering the use of land and siting of buildings and communicative routes. This is enforced by strict adherence to building regulations and requirements provided for in the laws governing the physical development process of towns and cities with little regard to housing production enablement function. Consequently, the 'modernist attitude' is extended to the housing sector: while informal housing continues to grow, the progression is responded to with a regulatory perception.

The attitude is highlighted to stem from the interpretation of *town planning* as a physical planning and development regulation activity that does not generally consider the inclusion of spatial, psychosocial-cultural and economic dynamics in the planning of human settlements or devising of regulations. To be precise, planners are principally concerned with housing in relation to land use, but not necessarily with the social-cultural and economic factors that influence dwelling preferences.

The Postmodern paradigm is located within what Harrison (2002:3) refers to as "post-positivist theorising that has challenged the instrumental rationalisation and scientism of the once dominant positivist paradigm of planning." It is thus a departure and antithesis to the thinking that cities could whatsoever be made better places by rational planning. Whereas modernist planning view and judge towns largely in physical and aesthetic terms, Postmodernism examine them in terms of social life and economic activities. In other words, as Taylor (2003) puts it: a 'sociological conception' replaces a 'geographical conception' of space.

Accordingly, this departure presents a paradigm shift in planning towards social-cultural and economic considerations and concern. The adopted research paradigm considers the planning premises of the modernist model inappropriate and unrealistic for the 21st century challenges. For instance, it critiques the

placing of people on the side-lines and positioning of planner as the land allocator and master designer of the built environment.

The Postmodernist school of thought combines housing development regulations or controls with facilitation and supporting of efforts of homebuilders in the production and delivery of housing that is conveniently located, sufficient and affordable enough to meet the aspirations and income abilities of different groups (this is articulated further in section 2.2).

The theory's contention is no single environment exists that is perfect for everyone, so cities should promote diversities and pluralism to enable individuals have the opportunity to determine and realise themselves through the exercise of free choice (Taylor, 2003; Adams, 1994; Fainstein and Campbell, 2012). Therefore, the basis for adoption of this philosophical approach is that:

> People's experience of places, and from this the qualities of places are much more diverse and 'open' than was implicit in many modern schemes, and especially the bombastic simplicities of modern architectural visions of the ideal city. Instead of the modernist emphasis on simplicity, order, uniformity and tidiness. Postmodernists typically celebrate complexity, diversity, difference and pluralism (Taylor, 2003:166).

The argument is that housing development and sound neighbourhood formation is not all about development control, but as well as through considerations of aspects of diversity concomitant with practical and pertinent building methods and technologies.

Regarding pertinence and pragmatism aspects, views by various theorists such as Allmendinger (2001), Hall (2002), Taylor (2003), Adams (1994), Fainstein and Campbell (2012) on the paradigm provide an understanding that informality is a result of planning preoccupation with physical controls and containment in which case, the principles and values that serve to shape how specific groups and interests in particular places define, interpret, understand and articulate what is defined and meant by housing and neighbourhood, are not issues of positive consideration in planning.

In the Postmodern school of thought, principles and values of housing and settlements considered informal are posited to be socially determined that might reflect building styles, technologies and beliefs held independently and universally accepted within local cultures and regions. The explanation is that the inherent principles and values of informal housing and settlements may possibly exist to reflect the structural context in which affordability and aspirations are embedded and the constraints that might be created in any other (material) consideration of what housing is, could or should be about.

So for Postmodern planning model, the attributes and characteristics of informal housing and dwelling lifestyles express social aspirations and the governance system of housing and what can, cannot or could be achieved are rooted and conditioned by mentalities of governing settlement and housing development systems. That is, locally embedded principles and values have mental influences upon the kind of housing and human settlements considered desirable, feasible or possible in particular localities and situations, articulated in details in section 2.5.

Put simply, the Postmodern paradigm demonstrates that place matters for the regulatory principles of housing and human settlement development, in which case compliance is explained to call for contextual-sensitive regulatory policy that acknowledges the importance of local values and aspirations. In this connection, chapter one shows that while informal housing continues to grow in most countries, the progression is by and large responded with regulatory measures which do not weave with local aspirations for reasons elaborately discussed in sections 2.2 to 2.6.

To understand why planners and policy makers uphold such 'codes of conduct', the conditions under which regimes of informal housing practices come into being, are maintained and transformed (which is hoped to lead to a further understanding and appreciation of the choice of the Postmodern investigative model), the chapter turns to history in section 2.2. This is done to trace the roots of this mindset associated with conception of urban planning more in 'physicalist' and 'aesthetical' terms.

With reference to facilitation and supporting of efforts of homebuilders in the production and delivery of housing, the Postmodern planning paradigm presents a shift in thinking that deficiencies in housing in towns and cities cannot be remedied by rational planning, with little thought given to supporting the efforts and participation of homebuilders and non-governmental actors, that is, institutionalist approach to housing delivery discussed in detail in section 2.3.

Due to the distinctiveness and widespread nature of informal housing in the Global South countries, to provide a comprehensive understanding, the explanation is complemented with the Post-colonial and Governmentality theoretical strands. The Post-colonial strand, which is an intellectual discourse of the Postmodern Planning model explains the informal housing resilience by crucially addressing the questions of: 'why and how' informal settlements emerge and 'why and how' cities in the Global South are retrogressively becoming informal cities and cities with informal settlements; and 'why and how' urban planning can critically engage the consequential housing delivery system.

Some of the principal explanations of the Post-colonial school of thought include planning power relations and domination and a general critique of western institutions and urban development norms. Informal settlements are not explained as 'undesirable', but acknowledged as alternative ways of making out in the city as articulated in details in section 2.4.

The Post-colonial thought might not be adequate for use in exploration of the push and pull factors, such as, explanations on probable governance gaps between the state system, informal system and individual person preferences, which require governance interrogations. This necessitates the application of the Governmentality strand as complementary. The Governmentality notion– a Postmodern concept for thinking about government and governing– is drawn mainly from the thinking of Michel Foucault, a Postmodernist philosopher, and refers to the way in which the state exercises control over, or governs, the body of its populace (Foucault, 1978a, 1982). Authors like Rose (1996) and Dean (1999) have made further elaborations on the concept, to be understood as the manner government produces the citizen best suited to fulfil its policies. This

makes Governmentality to also imply the structured practices (mentalities, rationalities, and techniques) by which subjects are ruled.

Consequently, the understanding of the notion of the Governmentality also heavily draws on the amplifications by Rose and Dean of Governmentality as (a) the art of governing; (b) the 'how' of governing, that is, the 'calculated' means of directing how citizens should behave and act; (c) the techniques and strategies by which society is rendered governable; and (d) the rational means of governing the best and at the same time, a reflection on the best possible approach of governing.

In this sense, the Governmentality notion explains that informal housing resilience is an expression of how people think about the way the housing system is governed (and should be governed). This is in the sense of: (a) acceptance of the type of authorities: that is, by whom will the people accept being governed; (b) the 'calculated means' of securing the acceptance and respect of the policies and rules: that is, how strict should the rules used for governing be and by what methods of making the population conform to the rules and so on (Refer to section 2.5 for more details on the sense in which the concept is being used in the study).

All the above attributes and characteristics of the research paradigm, which are described in detail in the subsequent sections of the chapter, make it appropriately ideal for exploring the push and pull factors that influence informal housing resilience.

2.2 Postmodernism: its origins and ideological undertones in some detail

The modernist planning school of thought is traced back by several urban planning theorists (Alexander,1995; Greed, 1996; Mintzberg *et al.*,1998; Allmendinger, 2001; Hall, 2002; Adams,1994; Taylor, 2003; Fainstein and Campbell, 2012), to the European enlightenment of the 18th century that put faith in reason and science. The theory contests that cities could be made better by rational planning thought and action (Fainstein and Campbell, 2012). In this regard, town planning was principally perceived as an exercise in the physical

planning and design of human settlements. In that period, town planning was considered as an extension of architectural design and civil engineering, in the sense of being concerned with the design of buildings and spaces.

As emphasis was put on urban design, so the type of professionals considered as qualified to do planning were as well architects, civil engineers and land surveyors (Adams, 1994; Hall, 2002; Taylor, 2003; Fainstein and Campbell, 2012). Taylor (2003) in particular, notes that because planning was considered primarily an extension in physical design, along the principles of architectural models, town planning's main task was essentially production of plans, which needed to be as related as possible, to guide future development and made detailed definition possible for sites, for particular uses.

Hall (2002) and Fainstein and Campbell (2012) further explain that the industrial revolution in Europe provided more impetus to the regulatory behaviour of town planning, aimed at countering the effects of rapid economic growth that had characterised revolution and concomitant urbanisation, that is, town planning was very much concerned with the physical planning of cities for reasons of public health. According to Glasson (1992), physical planning was advanced by social reformers of the late 19th century, as a means of overcoming poor housing and social conditions of the time, by creating pleasant environments. Moreover, "initially the statutory system of planning was mainly concerned with the use and development of land and the rather inflexible plans produced were not geared to providing and adequate policy context for the social and economic changes which influence the built environment" (Taylor, 2003:95).

Equally, Adams (1994) provides a similar explanation about the rational instrumentalism planning's prominence from the twentieth century, spanning the 1950s, being dominated by a thinking that professed planning as essentially an exercise in physical designs commonly carried out by planners who were architects by training. As Taylor (2003:30) puts it, "...so like architecture, town planning is viewed as an art in which functional requirements had to be accommodated".

To draw again on Taylor's (2003:4), observation, "given that the prevailing conception of town planning as centred on physical planning and design, it was natural that the normative ideals, which town planning sought– its vision of better urban future– were conceived in 'physicalist' terms; in terms of the overall pattern and size of urban settlements." Accordingly, the operationalisation of the planning objectives premised on this framework were mainly attained through master planning, in which the planner's expertise was at the core of planning (Adams, 1994). In this regard, a general held view is that a town planner is someone who possess some specialist skills or expertise, which the average person in the street does not possess (Taylor, 2003).

2.3 The expert position of planner and institutional role of urban planning in Postmodern framework

2.3.1 The expert position of planner in housing development

The planning premises of the modernist model include the placing of people on the 'side-lines' and positioning of the planner at the centre, as the land allocator and master designer of the built environment. The Postmodernist paradigm deems this inappropriate for the 21st century challenges. Though acknowledging that modernist planners may not ignore social considerations; they may have concern to plan for community life, by planning neighbourhoods, but as Taylor (2003:42) notes, they "assume that this neighbourhood in the social sense can be created by many neighbourhoods, physically with 'neighbourhood shops', a local primary school and so on. In other words, an assumption was made that the layout and form of the physical environment would shape, even 'determine' the quality of the social life."

So planners, as officials responsible for the management of regulatory procedures in local planning authorities do not consider the psychosocial-cultural environment in the plan making process. This supposition that the shape of the urban milieu determines the social environment, attracts criticism from the Postmodernists. In the area of housing, the criticism is prompted by the reflection that, "town plans have defined orderly layouts for such housing, with little regard

to the realities of the market or the social and economic needs of the urban poor" (Hague *et al.*, 2006:8). Such settlement development formation is perceived to emanate from the location of a planner in an all-knowing position; planners have an assumption that they know best the kind of physical environment that are fit and unfit for people to live. Therefore, they have a tendency not to consult residents on how they wish to see their physical environment planned. This is so, since planning processes are deemed to be undertaken flawlessly, based on the assumption that planners collect all the data and plan appropriately.

A significant element of the criticism is that planners are not 'almighty', who can collect all the relevant data and plan perfectly. This is the more reason Alan A. Altshuler, (1965) an American scholar in the field of urban policy and planning (cited in Innes, 1996), characterises planners as researchers, rather than doers, who lack the empirical knowledge to synthesise workable strategies for the house development plans. Taylor again provides a useful analysis in his contention that:

> The judgement made were assumed to be purely technical 'professional' judgements, and hence planners did not think it necessary to consult residents' views or, if objections were brought to their attention, they assumed they knew best. What planners failed to appreciate was that a judgement about what constitutes a worthwhile living environment is a value judgement, not one of those 'technical' facts. Therefore, planners were further criticised for not recognising the value laden and therefore 'political' nature of town planning (Taylor, 2003:43).

Precisely, a planner is professed to discern people's varying housing needs and so the planning authorities have the power and propensity to develop plans through a rational and systematic analysis not pertinent to local traditions, conditions and aspirations.

In this respect, the Postmodernist stance is a paradigm shift from such concentrations, *per se* on buildings and the physical environment – being land and its uses and everything that is tangible; the style of arranging town buildings and the structural design of public places towards 'creation' of communities instead of buildings.

Thus, the emergence of informal residences is explained to correlate with the way urban environments are designed and cities built and managed or governed, in which case, Postmodern planning theorists seek to achieve expanding opportunities for improving dwelling standards through deliberate and pragmatic ('real world') steps that engage homebuilder actors. In so saying, the research paradigm requires planners to work with and among people, by putting importance on diversity, 'humanism' and institutionalism. In the case of 'humanism', planning practices, especially in terms of regulations that are excessive, prescriptive and proscriptive in what is allowed are conceived as precluding people from constructing homes in affordable and desirable ways.

With regard to institutionalism, the paradigm does not only embrace government in respect of the state, but in terms of institutions and practices through which land and housing is governed. To be exact, institutionalism "focus is on governing mechanisms which do not rest on recourse to classical ideas of state authority and sanctions, but on the interactions of multiple actors" (Pike *et al.*, 2006:128). Institutionalism is identified with governance, which is a governing approach in which the frontiers concerning and within public and private sectors have become blurry (Stoker, 1997).

In view of this, to meet housing needs and abilities of different groups as well as sustainable neighbourhoods, the research model stresses a shift from rigid planning that assumes the supremacy of regulatory processes and the code of standards towards a focus on enabling, inclusiveness, participation and pragmatism, to attain the goals of proximity, efficiency and public well-being. Some core values of the Postmodern Planning model are that planners do now have to take into account the implications of, for example, environmental, economic, social, and aesthetic impacts in making decisions about development, but they are not technical masters on the subject range. Their skills should be in the exploration of the problem, negotiations, synthesis and communication.

2.3.2 Institutionalism: planning frameworks, processes and informal housing resilience

A common thread in the Postmodern model is its criticism of the inflexible and traditionally top-down nature of modernist planning and disregard of the significance of the 'local institutions' and 'players' in the planning and housing finance processes. The criticism is that the central role of planners of securing and managing urban development is generally ineffectual. In the western world, the central role of the planner (public authority as the manager of the resources and powers to rebuild) was held in the recovery decades following 1945. The planner is no longer central in the prevailing political economy (Hall, 2002; Ward, 2004). Similarly, the held central role of the planners in colonial times of countries like Zambia was based on the state being charged with administrative management (Myers, 2006; Home, 2015).

Postmodernism puts emphasis on institutionalism and draws on human capital whose fundamental elements, related to and synonymous with it, include decentralisation, participation, collaboration and inclusiveness of actors in the mobilisation of resources and information across the polity/economy. Several reasons are advanced, including those of 'governing failure' at the national and regional levels. Accordingly, institutionalism involves public and private institutions at various levels, whereby planning provides a framework of partnerships and interaction involving different players ranging from state agencies, nongovernmental organisations to individual stakeholders (Abbott, 1996; Dixon-Fyle, 1998; Evan *et al.*, 2006; Pitchford, 2008). In the area of housing, the approach of networking is explained to create a spirit of cooperation that buoy settlement planning efforts and 'emancipation' of underprivileged groups from the shackles of housing poverty.

Additionally, participation and inclusiveness (particularly) of the less privileged is explained to assist in legitimisation of planning policy structures of government. The legitimacy is derived in the sense that decisions are made in a manner rational with local contexts, along the lines of prevailing socio-economic realities and cultural norms and aspirations of homebuilders. Participation makes the plan

contents to be reflective of people's housing needs and aspiration, in this manner, people appreciate the plans and observe compliance to implementation requirements. This in the long run, makes housing delivery more pertinent in cities where the inability of the municipal government to provide housing is critical.

In this regard, the Postmodernist view is that the formulation of housing policies and plans need to be as close as possible to the people for whom they are intended. In terms of structure, an urban planning framework that promotes participatory institutionalism in housing delivery is deemed to involve decentralisation and devolution of functions from national level to municipal and community levels. The community level as the lowest in the hierarch is synonymous with 'grassroots' − planning from below; which bases housing production on optimal utilisation of land, human and institutional resources.

This approach is explained to take an integral process of widening opportunities for both individuals and financially disadvantaged homebuilder groups at the small and intermediate scale as it mobilises the full range of their abilities and resources in the realisation of housing production that meets different needs and abilities. In terms of administrative framework, planning and housing functions are managed by local authorities and other local level entities at community level. This level of planning has become the main global approach to housing production (Adams, 1994; Abbott, 1996; Pike *et al.*, 2006; Rydin, 2013).

According to Abbott (1996) and Healey (1997), the significance of local level planning arises from inadequacies of the traditional top-down method of development planning which generally widens the gap between what is aspired and achieved. Put in other words, top-down planning constrains efforts for unravelling local housing challenges. The explanation for this is that political authority in the sphere of planning should be subordinated from the state to the local level players and non-state actors in which the state planning institutions should play a strategic but not necessarily a dominant role as effective participation of stakeholders lies in the ability of the planning system to move beyond state centric dominion.

2.4 The Post-colonial theorists' interpretation of informal housing resilience

The cited theorists on the subject of Post-colonialism such as Said (1994), AlSayyad and Roy (2004), Njoh (2009), Roy (2010) Watson (2011) and Home (2015) define Post-colonialism as a school of thought that looks at the essence and relevance of colonial ideals and values reflected in literature, architecture urban planning and development, among others. The ideology which began in the 1960s explains the relationship between planning practice and city development in Post-colonial era in a manner contrary to modernist planning model which depict urban informal settlements as merely "unplanned, chaotic and disorderly forms of urbanism" (Roy, 2010:87) in which case urban policy and planning response is generally that of 'elimination' through such actions as demolitions, evictions and at best, relocations.

Said (1994) identifies three connotations associated with the term 'Post-colonialism' being: (a) a narrative of institutional settings in ex-colonial societies; (b) an intellectual depiction of the global state of affairs after the colonial era; and (c) a narrative of dialogues informed by psychological and epistemological setting.

As a narrative of institutional setting in ex-colonial societies, it is employed to imply the period after colonialism. As an intellectual depiction of the global state of affairs after colonial affairs, some of the principal focus of the Post-colonial thinking include general critique of western institutions and urban development norms (Said, 1994). This is premised on the observation that "…much urban growth of the 21st century is taking place in the developing world, but many of the theories of how cities function remain rooted in the developed world" (Roy, 2004:147).

Njoh (2009) takes the explanation a bit further when he provides an understanding that historically the public administrative institutions were not designed to develop the colonies, but as tools for controlling access to land, services and opportunities in favour of the colonial elites. Equally, Home (2015:56) notes that, "colonial rule meant not only imported land laws, but rules

to control the movement and employment of people, imposed without consulting those to whom they applied…" In this connection, Watson (2011) who shares similar views complements that their continued use in a context in which towns and cities have changed dramatically in the 21st century is a significant obstacle to city management. As such, the non-engagement by planning of the large and growing informal housing delivery system through responsive policy instruments renders planning impotent in the 'eyes' of the Post-colonial theorists. Consequently, the idea behind the debate revolves around the need for definition of urban planning that respond to the local norms and needs of ex-colonial urban settings manifest in the informal delivery system.

As a narrative of dialogues informed by psychological and epistemological setting, a significant aspect of Post-colonialist thinking lies in its contention that modernism and modernity are part and parcel of western schemes of psychosocial-cultural supremacy. As such, the 'delinquency' in the housing sector is explained to stem from lack of planning legitimacy because "in most African countries the experience with transplanted institutions has been marginally successful in part because these institutions fail to recognise and integrate the rich historical, cultural and social contexts of the indigenous peoples" (Bassett and Jacobs, 1997:1). Hence the focus is 'de-colonisation' of the mind-set that western norms of planning and design are superior to any other form.

Contextually, the argument is that conventional planning systems, based on western planning values with questionable assumptions of universality, do not address the context-specific realities and challenges of housing facing cities in the Global South. Accordingly, only theories and models grounded on ideals relevant to country-specific and social-cultural situations can adequately confront the housing problems of the developing world. So the core of 'Post-colonial discourses' hinge on 'destabilisation' of the inherited and imposing top-down ways of approach to urban planning and management; in this way creating space for the marginalised to 'speak' and produce alternatives.

The argument is that the most powerful individuals or institutions are those that create space for alternative actions through engagement and recognition of other entities and players. Several of the Post-colonialists note that where there is misapplication of planning power, there is resistance. They consider power as a coordinated cluster of relations, which plays a direct productive role and should not only be a preserve of urban planners (in the driver's seat), but can also come from below, because it is multidirectional, operating from the top and also from below. In particular, De Soto (1989) explains informality as invisible revolution and grassroots uprising against the bureaucracies of state planning.

In this regard, the notion of resilience from the 'equilibrist' perspective (conceptualised in chapter one) as the capacity of informal housing to resist threats is conceived to embody an expression of resistance to irresponsive planning regimes (De Soto, 1989; Porter, 2006). The resilience is asserted as a demonstration that regulations, which provide more 'don'ts', than 'dos', are an impediment to local initiatives towards shelter provision. This means regulatory mechanisms should be grounded on prevailing social-cultural contexts and situations. This makes planning a useful tool for enhancing both housing delivery and sustainable neighbourhoods.

According to De Soto (1989), people operate in the informal markets because they cannot afford formality. This is the more reason Roy (2010) emphasises informality as essentially a means of organising space and livelihoods. In this sense, the 'evolutionary' resilience standpoint of adaptation capacity of informal housing to constant stresses, is asserted as reflecting a reaction to a housing governance regime not adaptive to obtaining economic realities and social-cultural behaviour and aspirations.

Weakely (2013:12) provides a more elaborative depiction in his argument that informal housing resilience "represent informal market adaptation in response to increasing demand for access to cities that is not adequately being met by the various faces of the formal housing markets". In this regard, as Beattie *et al.* (2010) assert, the pace and self-sufficiency in which housing units are built and the manner the final product responds to the financial constraints and aspirations

of developers is an attribute requiring supportive urban policy and planning to merely mitigate the impacts and hazards of informal developments.

Clearly, the basis for the Post-colonial thinking is that conventional approaches to planning constrain the means developed by people, in particular the low income populations, to produce housing. Thus, the perception and interpretation of the inherent resilience is an adaptation response to planning 'adversities'. Implicitly, when considering housing intervention strategies, planners should not concentrate on elimination of informality through actions such as demolitions, evictions or provisions through upgrading. But attention should be placed on recognition of and building on the benefits that informality provides by adapting the planning code of conducts on such understanding.

The Post-colonial theorists' view on informal housing, being an 'invisible' rebellion against the bureaucracies of state planning, provides a contextual meaning that policies and laws do not solve (housing) problems, neither do they create development by themselves, but tools for guiding development, which only become effective in making things happen if only designed in ways that meet the aspirations and needs of society.

2.5   The Governmentality perspective on informal housing resilience

The Post-colonialists' explanation on the subject resonates with the notion that Governmentality as a decision making process has to include the affected communities. In this regard, planning can be designed to 'hold of all' intentions and apply suitable tools to intervene positively in the informal market functioning.

Foucault (1978a) refers Governmentality as preservation of a happy, content and thus, stable society. His writing provides an understanding that solving urban problems such as housing, heavily relies on awareness of the nature of problems and application of effective techniques, as opposed to relying on laws and policies, which do not create awareness and solutions. Put in other words, to make a homebuilding populace governable involves application of responsive strategies and 'tactics'.

The concept of Governmentality as applied to investigations of probable governance gaps in the housing sector, involves the view on governance as a system of government, with specific ends ('a happy and stable society') and means of these ends ('apparatus of security') and with a particular type of knowledge ('political economy') (Foucault, 1978a; Dreyfus and Rabinow, 1982; Smart, 1985; Faubion, 1992; Rose, 1996; Dean, 1999).

The application is more pertinent to the research objectives one and three. The process of achieving a 'happy and stable society' entails exploration of what makes up the planning system, framework and processes that has as its end the preservation of a well ordered and happy building society or population. The means to these ends ('apparatus of security') is the exploration of the planning system's techniques, used to provide the homebuilding population with a feeling of housing wellbeing.

To achieve the ends of keeping a content homebuilding population and thus, stable urban society or in other words to render the housing sector governable, planning system achieves these ends by enacting 'political economy'. Contextually, the meaning of economy is the methods and strategies employed by planners and policy makers towards the housing sector and with what particular knowledge of the homebuilding population. In this sense, its application centres on evaluation of the effectiveness of the 'political economy' – the rule of the state regarding the delivery of housing. It is used to explore the following questions: does the institutional framework, and methods employed by policy makers and planners that have as their end the preservation of a well ordered and happy homebuilding and rent seeking population, provide land? Financial resources? Strategies? Opportunities for low income housing?

In summary, the Postmodern Planning Theory and the Governmentality and Post-colonial theoretical strands criticise the modernist approach to planning and administrative structures. The contention of the theory is too much concentration on the physical and aesthetic qualities of housing makes planners fail to *touch base* or *connect* with grassroots homebuilders who are in the majority and mostly affected by planning decisions. In this connection, it argues for reforms leading in

the direction of participation, community self-actualisation and the development of local building methods and delivery norms within the umbrella of Postmodernism. That is, there is a paradigm shift view of a planner and planning authorities from so much of regulatory and technical expertise to more of facilitation, guiding and coordinating development.

2.6 Theoretical model of push and pull factors that sustain informal housing resilience

Based on the above theoretical explanations, the push factors sustaining informal housing resilience, can be summarised as the rules, strategies and methods by which governments and their agencies seek to manage and control land and housing supply. Regarding the pull factors influencing informal housing resilience, a summary of the theoretical explanation is that informality is a consequence of conceiving and planning urban space in 'physicalist' and aesthetic terms which 'eclipse' the principles and values that define housing and neighborhoods by particular groups and interests in specific places. The push and pull factors influencing the resilience of informal housing are represented in **Figure 2-1 below** which provides the overarching theoretical framework for the thesis. The diagram shows that the resilience of informal housing systems may be understood as both externally influenced, dynamic and self-reinforcing.

Figure 2-1: A schematic diagram for explaining the push and pull factors that sustain informal housing resilience.

Informal housing prevalence is a manifestation of the rules, methods & strategies by which governments & their agencies seek to govern land & housing development.

Informal housing is a strategy by the deprived for gaining access to land & housing which is inaccessible through the formal route.

Push Factors.

Factors influencing the **Resilience** of Informal Housing systems.

Informal Housing Growth & Consolidation.

Pull Factors.

Informality is a consequence of conceiving & planning urban space in 'physicalist' & aesthetic terms which 'eclipse' the principles & values that define housing & neighbourhoods by particular groups & interests in specific places.

Informal housing provides a form of shelter or neighbourhood that responds to the spatial, economic, psychosocial-cultural aspirations & needs of people in their various lifestyles not offered by formal planning.

Source: Author.

2.7 Critiques to Postmodern Planning Theory as a model of inquiry

Though Postmodernism arose in reaction to the shortcomings of the modernism model, the paradigm has been subject to criticisms. According to many authors such as Healey (1997), Taylor (2003), Adams (1994), Willis (2007), Chomsky (2012) and Dawkins (2012), while modernism structures itself as the culmination of the Enlightenment's search for orderly development by planning experts, Postmodernism is concerned with the power of people (who are non-experts) to plan for themselves.

The basis for the debate from the perspective of housing development is that a modernist approach to planning does not recognise and encourage the means developed by people to provide own shelter, which make light of the expertise of planner. But while snubbing the significance of planning expertise, communities cannot do without planners, which makes the Postmodernist stance a fallacy. The indispensability of planners' skills (which is a modernism custom while rebuffing it) within the Postmodernist framework make the research paradigm to attract criticism for being no advance on modernism (Taylor, 2003).

Theorists such as Chomsky (2012) and Dawkins (2012), critique the paradigm for being intellectually meaningless and promoting dogmatism. Meaningless in the sense that it adds nothing to analytical knowledge. Dawkins (2012) in particular critiques it for *having nothing to talk about* and only used to criticise the originality of thoughts, without adding more analysis. In consideration of this, Chomsky (2012) asserts that Postmodernist ideas are only believed by sceptics. Another of the author's critique of the concept is that it is very broad-based and lacks sets of rules and structure, which makes it hard to define and follow. Several other critics conceive the notion of Postmodernism to be excessively embedded within politics such that it does not qualify as a planning research epistemology. Their contention is that most observed enthusiasts of the Postmodern viewpoint are those that lean towards left-wing positions. Thus, inasmuch as many of its exponents' arguments rely on concerns of socio-spatial polarisation of communities, it is seen a little more as an attempt to impose leftist political agenda on planning thought.

The Post-colonial strand has its share of criticism. Among the critics are Rukundwa and van Aarde (2007), who analysing the Post-colonial discourse from a biblical hermeneutics viewpoint, criticise it for being over simplistic in definition. They note that the concept, when viewed from an optimistic standpoint, is an expression of defiance and an affront to exploitative and discriminative practices, irrespective of time and space. But when pessimistically viewed, the philosophy appears to be vague, ironic and illogical; an observation which they contend will "create an interest which has to be dealt with before researchers can apply the theory in their fields" (p. 1171).

Besides both Post-colonial and Governmentality theoretical views are critiqued for conceiving planning regulations to be entirely responsible for the proliferation in informal settlements and socio-spatial fragmentation in the cities of the Global South. The argument is that there are other responsible factors that foment the expansion and persistence of housing informality, which the strands seems to underplay, which makes them inadequate for application in research analysis. Some alternative theories to the research are the Growth Theory and Jobless Theory. According to the Growth Theory, some expounded factors sustaining informality resilience include drops in GDP, limited abilities of agriculture sectors and the formal economies to engage excess labour, compounded by increases in the numbers of job seekers, which boosts the size of the informal sector/economy (Banerjee and Duflo, 2004; Becker, 2004).

The Jobless Theory also states that globalisation processes of privatisation deregulation and technological advancements have resulted in increases in social spatial inequalities within urban milieus (Faria, 2002). This theory's explanation is that the economic systems of cities of the Global South have become more internationalised, that is, globalised, knowledge-intensive and competitive, a situation which has raised the spirit of deepened fragmentation in the prospects for economic progress (Pike *et al.*, 2006).

The argument is that through increased mobility of capital, labour and services, globalisation is influencing the policies and practices which shape town planning and management. According to this school of thought, as explained by Pike *et al.*

(2006:4): "Increases in productivity and growth - whenever and wherever they happen – are more related than ever to technological progress" which generates unemployment. The authors have observed the opening of national economies exposes "local and regional economic structures with little or no capacity to compete in a globalised environment" (p.4). In their views, this exposure of low-tech production structures, to external competition most frequently leads to the cessation of local production structures, creating joblessness. They note the jobless scenario fosters exclusions of large numbers of people and the expansion of informal sectors/economies and quartering of urban spaces, which are marked with severely distinct wealthy and impoverished zones (For details refer to chapter 3 (subsection 3.2.3).

However, some of the critiques have responses from the paradigm as follows: to start with, it is apparent from the discourse that the inability of western theories to deal effectively with the challenges and varied cultural backgrounds in post-independent states has given rise to the emergence of the Post-colonial school of thought. One of the conceivable views to the relevance of the Post-colonial argument on the effects of colonial planning practices, is that western governments have adapted their planning systems in response to the changing contexts (See Cherry, 1988; Greed, 1996; Evan and Blower, 1997; Healey, 1997; Taylor 2003; Hillier and Healey, 2010; Rydin, 2013). Equally, a number of ex-colonial states have made efforts towards the same in line with contemporary urban development and management challenges, which renders the Post-colonial planning argument irrelevant.

The response for this viewpoint can be drawn from Watson (2011:1) exposition that "most countries in Africa inherited their planning laws from former colonial powers. Many of these countries have since revised their planning laws, but the attitudes and practices of politicians and planning professions towards urban development still reflect the approaches enshrined in the older colonial laws."

Njoh (2009:1) who shares a similar school of thought, complements that, "these policies, or some slightly modified versions thereof, continue to guide spatial development projects in Africa." Ward (2004:1) makes a similar reflection, which

cements the argument when he describes the nature of planning as "essentially concerned with shaping the future. This does not mean, however that that the town planners are able to ignore the past… What is less obvious though is that the concerns and ideologies of town planners themselves are also products of the past." So according to Ward, planners operate within a framework that represents past political planning traditions and policy. "And not least, they have to live with the consequences of past planning decisions, expressed within the fabric of towns and cities" (p.1). Interpretively, the devised practices are but new wine in old bottles, which are very often at odds with the institutional structures that are designed to support and implement the new planning ideas.

This means it is not just a matter of revising the 'old' or existing legislation, but involves conceptualisation of systems, frameworks and processes, based on new and innovative ideas to guide implementation of the 'new' law: the existing planning legislations and practices are by and large based on the Western systems, which have dramatically changed over the last fifty years. This is the more reason Rukundwa and van Aarde (2007:1175) elaborate that: "The philosophy underlying this theory is not one of declaring war on the past, but declaring war against the present realities which, implicitly or explicitly, are the consequences of that past." Just as Home (2015:64) notes: "A better appreciation of Africa's colonial urban past can help build for the future, as a growing civic or community awareness create pressure for improvements."

Moreover, one of the areas where it draws criticism is the prefix 'post'. The contention is that the end of the path from 'colonial' to 'post'-colonial is not articulated, which makes the definition equivocal and elusive. However, Allmendinger (2001) defends the term 'post', not to essentially mean the strict definition of 'after'. It is taken to mean a 'development of' that is expressively changed from the original: "Here, the term 'post', as in the debates over 'post'-modern, does not necessarily follow the strict definition of 'after'. 'Post' is just as likely to mean a development of that is significantly different from the original" (p. 1).

With respect to the obsession with regulatory code of conducts perception, the position of the Post-colonial thinkers like Njoh (2009), Roy (2010) and Watson (2011) on this critique is that planning policy and management regulatory frameworks have assertive bearing on all aspects of urban development, which impact directly or indirectly on urban livelihoods. In this context, under the reigning globalisation scenario, accompanied with economic growth, housing disparities and social exclusions, an urban planning and management regulatory framework is conceived as an exceptionally ideal tool at the disposal of policy makers and planners, to positively influence urban land and housing development processes. The counterargument on planning regulatory function is that it is not only about regulating construction, but also facilitating developers' efforts to produce housing within affordable means.

Besides, both Growth Theory and Jobless Theory as alternative research paradigms to the explanation of factors sustaining the resilience of informal housing, focus on the 'push' perspective and not the 'pull' outlook which is comprehensively expounded by the Postmodern Planning Theory.

2.8 Summary

This chapter using the Postmodern Planning Theory has provided an explanation on the factors enabling the resilience of informal housing in a manner that is divergent to other interpretations that portray informal residences as simply 'stains' on the urban landscape. In terms of 'push' perspective, it has explained inappropriate requirements emanating from policy setting that does not appreciate the need to keep the regulatory burden to a necessary minimum so as to place few barriers in the way of homebuilders. Thus informal housing resilience is explained as a manifestation of inappropriate fiscal policies, rules and methods for regulating housing production. So informal housing is a strategy for gaining access to land and housing which is unreachable through the formal access route.

With regard to the 'pull' perspective, informal housing is explained as manifestation of urban planning that essentially focuses on ordering and siting of

housing structures without or with little concern for proximity, socio-economic and cultural aspects. Therefore, informal housing is explained to provide a form of neighbourhood or shelter that responds to the spatial, economic, psychosocial-cultural aspirations and needs of people in their various lifestyles not offered by formal planning. The theoretical framework presented in this chapter has described a broader relationship between urban planning and informal housing resilience. The conceptual framework presented in the next chapter provides a much more specific definition of this relationship.

3   CHAPTER THREE: CONCEPTUAL FRAMEWORK

3.1   Introduction

The conceptual framework of the study is grounded on the theoretical framework presented in chapter two which rests on a much wider scale of the depiction of informal housing resilience sustaining factors. While the theoretical framework described a broader relationship between urban planning and the push and pull factors influencing the resilience of informal housing, the conceptual framework articulates the specific direction by which the push and pull factors influencing the resilience will be explored. This is done by exploring the dynamics of informal housing development and expansion through literature interrogations on what has been studied so far on the subject, from an international perspective narrowed to Zambia.

3.1.1   Organisation of the chapter

The chapter starts by reviewing literature on the general informal economy, aimed at providing a comprehensive understanding of the informal sector concept for which the informal housing sector is a part of. The key areas for literature review on the informal economy in section 3.2 centres on evolution, definition, composition, drivers, resilience impelling factors (examined from two angles: the 'push' and 'pull' standpoints) and its significance to socio-economic development in general and livelihoods in particular. Shifting from a general focus, section 3.3 narrows the review to the main factors that sustain the resilience of the housing system in the informal sector. Section 3.4 narrows further the focus from a global (general) perspective to the Zambian context. Section 3.5 presents the conceptual model of the push and pull factors that enable informal housing resilience abstracted from the reviewed literature. Section 3.6 makes an analysis of the identified gaps in literature, which necessitated the empirical study. Section 3.7 draws conclusion on the chapter.

3.2 Understanding the resilience of informal housing sector: an overview of the informal economy

3.2.1 Contemporary definitions and composition

Smith (1994) whose interpretation of the informal economy is asserted as one of the most quoted (See Schneider, 2002) defines it as, "Market based production of goods and services whether legal or illegal that escapes detection in the official estimates of GDP" (p.161). Equally, Schneider (2002:3) describes the 'informal sector/economy' as all unregistered activities, which contribute to the officially calculated or observed Gross National Product of a country. A similar characterisation is made by the UN-Habitat (2008a), which describes it as the non-engagement in the processes of producing goods and services with the primary objective of generating employment by persons concerned. Likewise, Hague *et al*. (2006) gives a description of the informal sector as the part of the economy that is registered and unregulated by government, in most cases with its own sets of rules and means to inform them.

In terms of composition, the informal sector "embraces all the trade, commercial and manufacturing enterprises, including rental housing that are not formally registered, regulated, licensed or taxed" (Hague *et al*., 2006:95). Observing it from the Zambian perspective, Mwenechanya (2007) designates the informal sector as covering all sorts of activities, such that there is no sharp line between it and the formal sector, other than the generally adopted definition of formal being a registered entity and the informal not.

Becker (2004:11) characterises the informal economy as "unregulated, non-formal portion of the market economy that produces goods and services for sale or for other forms of remuneration. The term 'informal economy' thus refers to all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements." Just as ILO (1987) Swaminathan (1991) and Rakowski (1994) have also epitomised the informal economy as essentially of low entry requirements in both capital and professional qualifications, whose requisite skills are generally acquired outside of formal education. Above all, it employs labour-intensive methods of production

and adapted technology. Some of the common operational differences between the formal and informal sectors are expressed in **table 3-1.**

Table 3-1: some common operational differences between the formal and informal sectors.

	Formal	**Informal**
Ease of access	Difficult to enter	Easy to enter
Main origins of resources	External	Indigenous
Scale of operations	Large	Small
Ownership	Corporate	Family
Technology	Capital intensive and often imported	Labour intensive and adapted
Skills	Formally acquired often expatriate	Acquired outside the formal education system
Market	Protected through tariffs, quotas and trade licenses	Unregulated and competitive

Source: Adapted from the International Labour Organisation (1987:8).

A point worth noting on the definition of the informality concept emerging from the consulted authors' interpretations (in particular Becker 2004) is that the term informal sector is increasingly being symbolised as the informal economy to circumvent the impression of informality, being limited to a specific area of economic activity.

3.2.2 Origins and interpretations of the informal economy concept

The examined literature on the informal economy concept, such as Tokman (1978), trace its origins to the writings of Keith Hart, an anthropologist, in his article "Informal income opportunities and urban employment in Ghana." The focus of his article was on self-employed workers in Ghana, who could not find jobs in the formal sector. The explanation for informal employment made by Hart (1973), was that price inflation, insufficient jobs and a growing number of job seekers, who were a surplus to the requirements of the urban labour market,

resulted in the blossoming of informality. Hart's concept of the informal sector, which was reinforced by the International Labour Office (ILO), is known as the dualist view (Tokman, 1978). The dualist position (Moser, 1978) attributes the perseverance of informal activities to inadequate formal opportunities to take in surplus demands, stemming from a slow rate of economic development and a faster rate of urbanisation.

Mainly focusing on employment, the assertion is grounded on the view that industrial growth leads to increased wage sector activities on account of positive relationships between the growth of output, employment and labour productivity, in which case the 'trickle down' effects would gradually result in redistribution of resources and income in a country. This is the sense in which the economy is perceived as being dual, consisting of traditional and modern sectors. Accordingly, the formal and informal sectors are considered as having almost no links with each other– 'they are poles apart'. This is the 'old' view and is saying that there is no 'trickle down' effects.

Falling within that call for supportive government policies, the informal economy was also viewed by the ILO (cited in Teltscher, 1994) as a development component of the urban economy that provides jobs and accommodation for the increasing numbers of rural-urban migrants in the developing world. In this sense, the informal economy is characterised by its own dynamics, which are considered to create its additional jobs and income that call for supportive government policies.

Other views on the same concept are the *structural* and *legalist* standpoints. The *structuralist* standpoint propounded by Portes, Moser and Castell in the 1970s and 1980s focuses on the system of production in the capitalist system and the subordination that arises within the production sequences (Moser, 1978; Portes and Schauffler, 1992). This viewpoint centres on technologies, capital and labour is employed in business units and combined in industry value chains. The view of the informal sector is that value chains often have a lead-business, which in seeking cost efficiencies purchases from small-scale suppliers in commodity

sectors, where the supply is at a competitive disadvantage. In this sense, the supplier is sub-ordinated.

The *legalist* standpoint is advanced mainly by De Soto (1989), who contends that informal work engagements are a rational response by micro-entrepreneurs to over-regulation by government bureaucracies. Contemporary scholars on the subject matter, like Chen (2007) have also added voices disparaging the dualistic perspective, contending that the two sectors are dynamically interrelated: many informal enterprises are effectively in sub-contractor relationships with formal businesses as highlighted in **table 3-2**, which contrasts the 'old' and 'new' perceptions of the formal economy.

Table 3-2:'New' perception of informal economy from the 'old'.

The old view	The new view
The informal sector is the traditional economy that will wither away and die with modern, industrial growth.	The informal economy is 'here to stay' and expanding with modern industrial growth.
It is only marginally productive.	It is a major provider of employment, goods and services for lower income groups. It contributes a significant share of GDP.
It exists separately from the formal economy.	It is linked to the formal economy – it produces for, trades with, distributes for and provides services to the formal economy.
It represents a reserve pool of surplus labour.	Much of the rise in informal employment is due to the decline in formal employment or to the formalisation of previously formal employment relationship.
It comprises mostly of street traders and very small scale producers.	It is made up of a wide range of informal occupations – both 'resilient old forms' such as casual day labour in construction and agriculture, as well as 'emerging new ones' such as temporal and part-time jobs plus homework for high tech industries.
Most of those in the sector are entrepreneurs, who run illegal and unregistered enterprises in order to avoid regulations and taxation.	It is made up of non-standard wage workers, as well as entrepreneurs and self-employed persons producing legal goods and services, albeit through irregular or unregulated means. Most entrepreneurs and the self-employed are amenable to, and would welcome, efforts to reduce barriers to registration and related transaction costs and to increase benefits from regulations; and most informal wage workers would welcome more stable jobs and workers' rights.
Work in the informal economy is comprised mostly of survival activities and thus, is not a subject for economic policy.	Informal enterprises include not only survival activities, but also stable enterprises and dynamic growing businesses, and formal employment includes not only self-employment, but also wage employment. All forms of informal employment are affected by mostly (if not all) economic policies.

Source: Adapted from Chen (2007:5).

From the above expositions, an informal economy is epitomised by non-adherence or compliance with the regulations that apply to their operation, such as registration, tax payments, business licensing and conditions of employment. Informal enterprises are owned and operated as lone operators or family concerns in which capital is raised at the owner's risk. All elements of the informal housing sector (construction, sales of housing, renting of rooms) reflect these features.

3.2.3 Drivers of the Informal economy: Urbanisation and globalisation

The literature identifies the driving factors of the informal economy, being population growth and distribution dynamics intertwined with the processes of globalisation (Berner, 2000; Pike *et al.*, 2006; Tannerfeldt and Ljung, 2006; Bull and McNeill, 2008; Becker, 2004; Boudreaux, 2008; UN-Habitat, 2010a), which generate socio-spatial inequalities manifest in heightened informal economic activities analysed as follows.

(a)   Urbanisation

Tannerfeldt and Ljung (2006), UN-Habitat (2010a) and Rydin (2011) define urbanisation as the level of urban population, relative to the total or the rate at which the urban population is increasing. Rydin (2011) shows the African continent as a frontrunner in growth, followed by Asia among lower-middle income countries. She explains that urbanisation is the result of three processes, which are rural-urban migration, natural population growth and the periodical classification of rural into urban areas. She observes that while natural change occurs relatively slowly, migration can rapidly alter the urban demographic as a proportion of the national population.

Both theoretical and empirical literature on rural – urban migration show that people migrate to towns and cities for a variety of reasons, influenced by push and pull factors (Tannerfeldt and Ljung, 2006; Limbumba, 2010; Weakely, 2013). The identified push factors include diminishing returns in agriculture, owing to ecological changes, soil erosion (which do not sustain livelihoods) and conflict. The pull factors are the perception of better prospects in education, health and

recreational facilities and housing conditions, employment opportunities, improvements in transport and communication and employment prospects. Other identified influences include search for freedom from restrictive social-cultural norms that obtain in most rural settings. However, of all the factors, according to Tannerfeldt and Ljung (2006:27): "Migration is an economic phenomenon in the sense that the prime driving force is the search for a better income. Other factors may contribute, but are secondary."

While rural-urban migration is mostly a survival strategy for rural households, the inability of the recipient areas (being towns and cities) to adequately provide shelter for the migrants, results in people using initiative to provide own shelter. This usually involves squatting on idle or vacant land owned by either absentee landlords or the state, which leads to the evolution of the informal housing sector (Tannerfeldt and Ljung, 2006).

(b)   Globalisation

Globalisation which is described as a process of interaction and integration among individuals, communities and regions, enterprises and national governments, is propelled by international trade and investments and abetted by information technology, the process has effects on culture, urban development and on human wellbeing in communities around the globe (Dixon-Fyle, 1998; Pike *et al.*, 2006; Bull and McNeill, 2008; Kenny and Mather, 2008).

With regard to its effects on urban development, Berner (2000) explains that the economies of agglomeration derived from the concentration of production are leading to the gravitation of populations from weaker regions to urban localities, whose ultimate consequences are unemployment and the sprouting of informal activities to satisfy livelihoods.

All the cited writers' general observation on the subject matter is that shrinkages in the formal employment sector, in most developing countries, is exacerbated by the combined effects of globalisation's structural adjustment programmes (SAPs). Dixon-Fyle in particular explain SAPs as neo-classical, market-oriented

policy perspectives, which emphasise the role of the market and price mechanism.

Core elements of the SAPs include privatisation of state enterprises, liberalisation of foreign trade and international capital transactions, devaluation of national currencies, deregulation of the domestic capital markets and a trimming of the public sectors. The aim is to sharpen domestic and international competition, so as to achieve economically more efficient use of scarce resources through market mechanisms but with serious effects on formal employment. Berner expounds the situation as follows:

> .... urbanisation has in the past been seen as a positive process linked to the modernisation, industrialisation and global integration. In recent years however, it has become obvious that relatively well paid and secure employment in the public and formal sector is available only for a shrinking minority of the urban population. Economic structural adjustment programmes are destroying jobs and forces an increasing number of people to eke out a living in the informal sector (2000:1).

Pike *et al.* (2006) also advance similar accounts on globalisation's impacts on employment and informality within countries that have liberalised their economies. They perceive technological advancement and economic processes of deregulation and privatisation to have resulted in decline of formal sector employment. They note that while introduction of new methods of production generate greater productivity and efficiency, it is frequently at the expense of employment growth, which in turn contribute to the expansion of the informal economy through the displacement of large numbers of unskilled workers. In the same vein, Becker (2004) observes global integration to privilege businesses to operate easily, freely and swiftly beyond frontiers. She notes this as detrimental to workers, in particular the unskilled who cannot migrate with easy.

3.2.4   The significance of the informal economy

Swaminathan (1991), Arnott (2008) and Becker (2004) observe that all countries have both formal and informal economies, but the relative size of the informal

sector in the developing world is significantly greater than in developed countries, both in terms of number of players and contribution to GDP.

Estimations by Becker (2004) indicate that the non-agricultural employment portion of the informal labour force is 57% in Latin America and the Caribbean, 45 to 85% in Asia and 78% in Africa. The appraised share for self-employment in the developing world is more than salaried employment. Self-employment in the informal sector in Sub-Saharan Africa is 81%, 62% in North Africa, 60% in Latin America and 59% in Asia. Inferentially, informal wage employment in the developing world constitutes 30 to 40% of the informal employment outside of agriculture. Generally, the studies show that the informal sector is expanding in developing countries, instead of shrinking.

Swaminathan (1991), Rakowski (1994) and Becker (2004) trace the growth of the informal economy to a number of interrelated and overlapping influences, these include limited absorption of surplus labour in countries with high population growth rates, concomitant with high levels of urbanisation, accompanied with little formal economic growth, in which case the growing labour is absorbed in the informal sector.

The works of Hernando De Soto estimates that the informal housing sector contain considerable assets estimated at US$9 trillion (De Soto, 1989, 2000), which Roy (2010) notes, by far exceeds any aid transfer and assistance directed to the informal economy-reliant, urban poor. De Soto's assertions are empirically supported by a World Bank (1993) study, which establishes that the contribution of the informal economy in general to GDP is about 30% in Latin America and Asia and 40% in sub-Saharan Africa.

An appraisal of the scale of the contribution of the informal sector to official GDP by Becker (2004) provides similar figures. The evaluation shows that the non-agricultural enterprise shares of official GDP vary from 27% in North Africa, 29 to 41% in Sub-Saharan Africa. For Latin America, the contribution is 29% and Asia 41%. These figures with a percentage difference with the World Bank findings, mirror the significance of the informal sector that constitutes the housing markets.

Thus, the informal housing markets, which are part of the wider informal sector, represent an important part of the real estate sector in developing economies.

Along this stream of analysis, the cited literature (that is, De Soto, 1989; Swaminathan, 1991; Rakowski, 1994; USAID, 2005; Becker, 2004) identify several reasons for giving significance to the informal economy in the developing world and countries in transition. One of them, as stated above, is that the informal economy is growing, rather than shrinking. According to the USAID (2005:5) findings:

> The informal economy provides a safety net for people who lose, or are unable to find work in the formal economy, especially where population growth is outstripping the formal labour requirements and where basic skills, particularly numeracy and literacy, are lacking. Governments and donors are undertaking interventions to address the needs of this segment of the economy, accepting that formalization is often not a realistic, or even a desired option.

Equally, Tannerfeldt and Ljung (2006:8) observe that the informal sector comprises one end of the scale, the self-employed producing only survival-level earnings and at the other end, viable microenterprises with several employees and as they grow, they become classified as small enterprises and perhaps enter the formal economy. As Tannerfeldt and Ljung (2006:48) states, "What looks at first sight to be small and informal, may be part of a bigger (formal or informal) business scheme". It is for such reasons that Anna Kajimulo Tibaijuka, former UN-Habitat Executive Director, esteemed the informal housing enterprises as entry points into the urban economy, which deserves government support (UN-Habitat, 2010).

From the foregoing, it emerges that the informal economy is a necessary survival strategy in countries with high rates of population growth, or urbanisation, without matching housing provision. These characteristics, intrinsic in the informal economy, makes it to be what Roy (2010) calls 'people's economy' that crucially epitomise the economic fabric of third world cities. This observation, reinforced by a research Becker (2004), concludes that the informal economy should not

continue to be regarded as a temporal phenomenon, because it has acquired a fixed character in countries with unequal distribution of incomes and assets.

The literature provides a clear demonstration that the informal economy has a substantial job and income generation growth, which calls for development of suitable policy frameworks and strategies that do not hamper the potential of the informal economy for job creation and economic growth. In this connection, studies such as the Doing Business Reports of the World Bank, highlight the importance of creating environments conducive to both formal and informal enterprises (World Bank, 2005). The following section deliberates on the barriers identified by literature that inhibit growth in informal enterprise.

3.2.5 Barriers to the formation and operations of informal enterprises

(a) Government regulations

Studies by Liedholm (1994) and the World Bank (2005) on the impact of government policies on microenterprise development, correlate regulatory requirements with increases in informal enterprises. The findings conclude that several players are forced into the informal economy by the need to meet the basic requirements of daily living. The studies demonstrate that barriers to formalisation fall in several categories, of which regulatory barriers, administrative barriers fees and financial requirements, feature prominently as illustrated in **table 3-3**.

A similar study by USAID (2005) on barriers to formalisation, establishes that most actors opt to remain informal to avoid onerous regulations. The research characterises regulatory barriers as consisting of unsuitable requirements, which originate from policy making environments that do not appreciate the need to keep regulatory encumbrances to a necessary minimum. Furthermore, the study cites centralised and inflexible command and control approaches to administration and enforcement, as propellants for the regulatory effects on entrepreneurships. The study epitomises this behaviour, with third world regimes emerging from a history of centralised management system, where several years

of poor quality legislative making creates a mesh of difficult and inconsistent laws that present overwhelming regulatory impediments to entrepreneurs.

With respect to administrative barriers, the study describes them as bureaucratic requirements that stream from the regulations, their implementation and enforcement. The study elucidates that a "regulation may be well designed, proportionate and efficient, but its true effect on enterprises comes from the way in which it is administered. Administrative barriers are the hassle that dissuades informal enterprises from wanting to interact with government officials" (p. 13).

Besides, the study identifies old-fashioned ways of working, administrative ethos that are unfavourable to provision of quality services, and a disregard of the impact that such barriers have on enterprise development as informality propellants. Along the same stream of investigations, Becker (2004) attributes the above regulatory burdens to pervasive ignorance among policy makers about the contribution of the informal economies. The author notes that most policy makers are oblivious to the contribution of the informal economies and the inherent challenges; they deem it unnecessary to intervene, because of a conviction that the informal economy would 'wither' and so leave it unattended and vulnerable. Other than this, inadequate consultations with the actors when designing the regulations is an aspect that is singled out for contributing to regulatory burdens.

On the aspect of financial requirements, the World Bank's Doing Business Report of 2005, informs that barriers in this domain are engendered by regressive fees, which severely impact on smaller firms. The business registration and licensing fees were found to be generally set at rates that serve as disincentives for businesses to formalise. This is compounded by complexities in taxation regimes and the highlighted factors of old-fashioned ways of working and organisational cultures, which do not favour quality service provision as illustrated on **table 3-3**.

Table 3-3: Regulatory burdens impacting on small enterprises

Starting business	Registering property
Number of procedures	Number of procedures
Time (days)	Time
Minimum capital	Cost
Hiring and firing of workers	Getting credit
Difficult of hiring	Costs to create collateral
Rigidity of hours	Legal rights of borrowers and lenders
Difficulty of hiring	Credit information
Rigidity of employment	Public registry coverage
Firing costs	Public bureau coverage

Source: Adapted from World Bank (2005).

(b)   Social-cultural influences

The above literature (Liedholm 1994; USAID, 2005; World Bank, 2005) further informs about opposition to formalisation by enterprises, which is prompted by social-cultural factors in many countries. The studies establish that the very nature of informal economy being largely beyond state regulation, subject enterprises to regulation by strong networks of trust and interdependence that work against them moving into the formal economy.

The power of social-cultural influence on informal economy entrenchment is elaborately explained by the USAID research findings, which inform that:

> When informal entrepreneur has a history of successful trade with other informal entrepreneurs in the same social group, the motivation to formalise can be lacking. In some failed or very weak states, there is an entrenched informal economy that has had for many years to self-regulate and carry out many of the functions of the state. Informal economies in such environments

can be highly resistant to formal attempts to extend central government regulations and reduce informality (2005:19).

3.3 The informal housing sector: main factors influencing its resilience

Although many would prefer to build within the formal system, the poverty of individuals and families make it necessary for the great majority to construct housing outside the systems of land titling and building regulations. Studies such as Boudreaux (2008), Payne and Majale (2004) and De Soto (1989, 2000) and World Bank Doing Business Report (World Bank, 2005) suggest that housing development regulatory frameworks and land tenure practices have a great influence on formalisation decisions. For Boudreaux (2008:17) "...markets in Africa are not unencumbered. Regulatory burdens, high costs associated with regulatory compliance, land issues and administrative barriers are just some of the factors that contribute to growing informality in African housing markets." Tannerfeldt and Ljung (2006:56) in their publication *More Urban Less Poor: An Introduction to Urban Development and Management*, have specially explained that: "People also refrain from formal status because high transfer taxes and complicated procedures make it difficult and costly to register the purchase of a property..."

A similar explanation has been expounded by Payne and Majale (2004:1) that, "at present, the rules by which government agencies seek to manage and control urban development and housing – regulatory frameworks – have been largely ineffective, and countless households are living in various types of slums and unauthorised settlements..." in which case, "informal housing provides certain advantages: it gives many households some degree of control over their housing needs and dwelling can be built and improved gradually overtime as household resources permit..." (Ball, 2006:55).

The following subsections give detailed analyses of the above factors as influences of informality resilience.

3.3.1 Transaction costs: what they are and how they make people refrain from formality

Tinsley (1997) has classified transaction costs in the real property market into three, namely *search and information costs*, *bargaining and decision costs*, and *supervision and enforcement costs*. Search and information costs in the context of the housing markets relate to the process of finding the right buyer or renter, in which case the outlays involved are advertising costs, communication costs and information costs that stem from the need to assess comparative prices and quality.

Bargain decision costs involve legal fees, valuation fees, advertising or estate intermediary fees and several statutory charges such land titling. On this, Mooya and Cloete (2005) add time spent in negotiations as contributing significantly to opportunity costs. Supervision and enforcement costs emanate from two angles, firstly, adherence to regulatory compliance. This involves acquisition of standard materials– *building material costs*, preparation of architectural drawings– *building design costs*. Building certification involves inspection of a finished development to certify if the undertaken construction was in line with the approved plan and if the structure went through the stages of examination. This is intended to ensure that the mixtures and block works were in line with the recommended standards– *supervision and enforcement costs.*

Supervision and inspection costs also spring out when a house purchase or rental transaction has been completed and relate to the need to monitor and enforce agreements, to ensure abidance with contractual terms "thus in the context of property, rent or capital sums must be paid, premises vacated, delivered or defended, construction must conform to time and budget etc." (Mooya and Cloete, 2005:150).

According to Tinsley (1997), these aspects impact on the decisions of people with low budget lines when entering the housing market sector. So high transaction costs lead to market failure for the reason as asserted by Mooya and Cloete (2005:5), "for exchange to take place, the gains from the exchange must be significantly higher than the cost of exchange. Thus if the transaction costs are

too high, exchange at the margins will not take place or will be severely constrained." In this regard, once the market fails on such a critical issue as housing, then people find a way out and that is the reason the informal housing markets become amply widespread (UNCHS, 1995).

3.3.2 Land property rights

In addition to transaction costs, Miceli (2001), Rakodi and Leduka (2005), Home (2007) and Mooya and Cloete (2005) identify property rights to land use, governed by rules and regulations commonly called tenure as an aspect that contribute to housing informality. For instance, Leduka (2004) analysis on the law and access to land for housing in Maseru, Lesotho provides an understanding that formal rules often impede the delivery of land for residential development, which renders the conventional land delivery system less dependable than alternative systems. In this connection, the analysis demonstrates non-compliance as a strategy to gain access to resources that are otherwise out of reach, which in due course give rise to the 'informal city'. Deductively, informal housing sustenance is explained as an outcome of societal non-compliance to tenure rules and enforcement methods. The following subsection provides an exposition about how property right factor can promote or underpin informality.

Eggertsson (1990) defines property rights as user rights that define what an individual can legally do on their property, the right to earn an income from an asset, as well as contractual engagement with others for such emolument purposes and the right to alienate or exchange ownership privileges over an asset to other parties. In this connection, according to Adams (1994), the manner in which rights to land for housing are distributed and enjoyed impact on affordability. This is so, in the sense that the willingness of right holders to alienate or exchange ownership privileges over a piece of land or housing property to other parties, to put up housing onto the market and sell it at the price buyers are willing to pay, usually determines the cost and affordability of housing.

The message all the authors are conveying is that the system through which the rules of land tenure are applied and operationalised have an influence on housing

production and supply in that individuals or communities do have exclusive rights to land property, while others are excluded from use without the permission of those who hold such rights. Such right holders include individuals, community leaders or state entities, so ownership of land as a concept relates to usage entitlement, an aspect which is essential to secure affordability, as secure land rights generate conditions that incentivise long term investments and functional housing markets.

The literature on the subject matter demonstrates that what a person owns are rights over a piece of land, rather than the thing or land itself. The connotation is that it is not land *per se* that is owned, but rights and duties over it. These rights and duties that urban homebuilders hold are themselves fixed in a set of rules and norms defined and enforced by institutions (Rakodi and Leduka, 2005; Mooya and Cloete, 2005).

Contextually, the understanding provided by the literature is land tenure system as a determinant of who can use or build on a parcel of land and under what conditions, in cases when inaccessibility become pervasive, results in formal market failure and incidence of informal land delivery system by the deprived.

3.3.3 Psychosocial-cultural influences on informal housing developments

The reviewed literature inform that the existence of informal settlements is more than housing in the narrow shelter sense of the term. Empirical studies such as Coccato (1996) in Resistencia, Northeast Argentina, Tinsley (1997) in Klong Toey, Bangkok's largest and oldest slum, Limbumba (2010) in some selected informal settlements in Dares-Salaam City, Granbom and Ljunghusen (2011) in Dharavi Settlement, Mumbai City and Weakely (2013) Kya Sands, Johannesburg City, inform that other than constraints of transaction costs, people reside in the informal settlements for a variety of reasons. A number of the reasons are of social-cultural nature, such as social networks that typify such neighbourhoods. Limbumba and Weakely's studies show social networks as playing a major role in the attraction and retention of people in informal settlements.

According to the findings, living in informal settlements does not make dwellers only dependent on household members, but other people. As a point of elaboration, one such aspect emerging from Limbumba's findings centres on the 'Africanism' associated with the informal neighbourhoods. That is to say, an existence of a high degree of social networking – participation in the community, identity and solidarity, dependence, sense of safety through self-policing– which contrasts with the western way of life that generally obtain in formal residences, influence informal dwelling location choices to keep valuable social networks intact.

3.3.4   Spatial influences on informal housing developments

Besides affordability and social-cultural influences, the consulted literature demonstrate proximity in terms of 'walkability' to places of work and facilities as a key locational choice in informal settlements. The studies inform that many city-born households faced with commuting costs, which can be high, proximity to employment opportunities is a frequently significant determinant than the quality of housing. For migrants or seasonal workers, several of them who expect to go back to their villages in due course do not take keen interest in purchasing a house in a formal settlement, but more inclined to renting anywhere near employment opportunities in an informal settlement.

The findings augur very well with the model developed by John Turner – one of the ardent campaigners for informal settlements in the 20th century – which perceives this 'attractor' aspect as connoting the inability of the built environment to bring people into closer relationships with jobs, livelihoods and services. Based on his migration, mobility and settlement model developed from Latin American settings, he argues that factors of income earning opportunities and transportation costs greatly influence location choices among diverse groups, in favour of informal settlements (Turner, 1968). However, a point of noting is that "this does not mean that all informal settlements are well located, but in many cases they are and where they are not, they typically still afford better access opportunities than the next best option (e.g. continuing to remain at a traditional

rural homestead or at a more peripheral location on an urban boundary)"
(Misselhorn, 2008:5).

3.3.5 Economic influences on informal housing developments

Related to the spatial aspects, several other studies demonstrate economic
factors as key determinants of informal housing location choice. Studies
conducted in Ethiopia, South Africa, Argentina, Thailand, Mexico, Colombia and
Pakistan inform that most urbanites of low financial situation consider the informal
settlements as neighbourhoods that support their status in many ways (Edwards,
1982; Wadhva, 1989; Coccato, 1996; Misselhorn, 2008; UN-Habitat, 2008b;
Gebre, 2014). These include informal businesses of selling goods and services
to other urban poor who have a preference of buying in small quantities of goods
and services at low costs.

This 'small quantity' purchasing ability slopes in the housing sector where rent
involves subdivided housing. As a case in point, Coccato (1996) study on
Argentina informs that when households search for a place to live, they compare
accommodation in different markets which generate demand for a category of
housing. This influences landlords in the informal sector to craft their housing
products to the needs of the clients by, for example, subdividing the housing
structure in a manner that can accommodate those unable to let a whole house,
which can be forbidden by existing regulation or unbearable in the formal sector
due to extra expenses on extensions and refurbishing requirements. This was as
well found to be the case in Ahmedabad City by Wadhva (1989), where room
letting assist dwellers raise enough funds for housing extension and
improvements.

Coccato's (1996) other observations on informal housing activities in Colombia,
Mexico, Chile, Venezuela and Pakistan demonstrate that rental housing is
employed by both landlords and tenants in flexible and inventive ways to satisfy
needs as well as maximise asset value. This include landlords living on the same
plot or dwelling, which incentivise the crafting of the services to the demands of
the customers; attributes which the author notes contribute significantly to the

development of informal housing on the researched countries. Deductively, rental housing is an important alternative in housing delivery for the majority of low income households, in most circumstances where they fail to build or buy own houses.

A study by Misselhorn (2008) on the South African informal settlement system reveals another characteristic of informality: informal settlements serve a function of what the researcher terms 'holding places' for people to access urban settings at considerably minimal monetary costs and knit together a variety of livelihood strategies. Other related studies show informal housing as 'stepping stones' – (upward social mobility) to the formal sector in several individual situations. Such studies include Limbumba (2010) and Weakely (2013), which show that some people perpetually reside in informal settlements, while others reside briefly for specific reasons, which once fulfilled results in them relocating elsewhere in the city or returning to places of origin. A research by Wadhva (1989), in Bangkok and Karachi provide similar results about dwellers being facilitated by informal residency to move to better housing.

These dynamics are also elaborately analysed by Turner (1968) in his migration, mobility and settlement model, which characterises migrants and their paths to housing access. Turner's model suggests that most migrants move in rental or shared accommodation on their first entry into the city. The model holds the view that social and economic standing of persons strongly influences the housing situations and housing pathways that are available to them. The model stereotypes migrants as 'Bridgeheaders', 'Consolidators' and 'Status seekers.'

Drawing on the Van Lindert (1992) interpretation of Turner's model (See **table 3-4**), *Bridgeheaders* are those young and mostly single migrants, unskilled, with very low and unstable income. In order to live closer to job opportunities, this class of settlers prefers to settle in those sectors of the settlements that are in close proximity to places of work or industries, where chances for employment are highest. In addition, they have a penchant for inner informal neighbourhood rental housing, which is cheap and of basically worse conditions than housing elsewhere in the city.

Consolidators are those migrants whose length of stay in a city is 5-10 years, whose phase in family life cycle is at newlywed stage or child bearing age, engaged in unskilled, but fixed employment, with low to secure income types and so move out of the overcrowded central locations and settle in the urban periphery where they construct housing of their own. That is housing priority is influenced by tenure, followed by proximity to place of work and lastly amenities. In terms of housing status, they are owner-occupants and keen to secure legal tenure for their housing.

Status seekers (middle income) are migrants who have lived in a city for 10 years and above, whose point in the family life cycle are at 'matured' marriages and child bearing stage. They are skilled and in fixed employment, of stable middle income. They prioritise amenities, instead of location or tenure as is the case in the other two categories. In terms of housing status, they are owner-occupants or tenants through complete consolidation of housing in informal settlements or official housing schemes.

Table 3-4: Van Lindert's exposition of Turner's model.

	Bridgeheaders	**Consolidators**	**Status seekers**
Length of stay in city	Less than 5 years	5 to 10 years	More than 10 years
Stage in family cycle	Single	Comparatively newlywed; child bearing stage	Mature marriages, child rearing, period
Type of employment or employment status	Unskilled casual employment/ small scale sector	Unskilled fixed employment/ corporate sector	Skilled fixed employment/corporate sector
Type of income	Very low, insecure	Low, secure	Middle income, established
Housing main concern	1. Location 2. Tenure 3. Amenity	1. Tenure 2. Location 3. Amenity	a) Amenity b) Tenure c) Location
Habitat	Sub-tenant in inner city slum areas	Owner-occupier through self-support housing on the existing margin	Owner-occupier or tenant, either by means of complete consolidation of housing on the former periphery or (in government assisted) housing schemes

Source: Adapted from Van Lindert (1992).

On the other hand, recent theoretical analysis and empirical studies have questioned the relevancy of the model to contemporary times. For example, Limbumba (2010) argues that the model is irrelevant in current circumstances as it reflects the choices of migrants in the 1950's and 1960's, because "over the years government policies and urban dynamics have changed the housing opportunities that would have otherwise been available at the city centre e.g. saturation, high rent prices, growing commercial districts and development of informal settlements in the urban periphery" (p. 50).

Grounding his argument on earlier studies, Limbumba explains that inner cities have ceased to be areas of reception and the inner suburbs are the ones growing in importance with regard to ownership of formal and self-house in provision of rents to migrants. In addition, contrary to economic reasons, ethnic considerations become dominant in the early and subsequent mobility of migrants, as they prefer to settle close to kin and kith. Furthermore, issues of cheap accommodation from landlords who build low quality housing without planning permission and control on the outer zones of the cities are other strategic influencing factors.

3.3.6 Settlement layouts, plot densities and dwelling style influences on informal housing developments

Studies such as Duncan (1981), Kellet (1993), Acioly and Davidson (1996), Gebre (2014) inform that informality is a demonstration that planning does not respond to the type of residential design standard that brings fulfilment in people's lives. The literature attributes this to the inclination by urban studies towards traditional urban housing problem areas of employment, poverty, and urbanisation and population growth to the disregard of social and cultural analysis.

Kellet (1993) particularly notes that early interpretations of informal settlements were influenced by concepts such as culture of poverty to the disregard of cultural variables in explaining homebuilding behaviour and informal settlement consolidations. The author contends that cultural aspects influence most

homebuilders to respond to social-environmental challenges and opportunities when taking decisions about housing.

Using empirical data from the Colombian city of Santa Marta, he identifies privacy as a cultural norm to be responsible for informal settlement development. He observes that culture provides a connection between personal space, territory and other influences of social behaviour and acts as an interpersonal borderline regulating process by which people regulate interactions with others. He identifies privacy to operate at several levels, between individuals, between and within households, and with neighbour and the wider community.

He interprets progressive housing developments in the City that range from temporal dwelling, high density, multi-roomed dwelling to low density, single house dwelling in more permanent materials as reflecting increased level of privacy. Interpretively, some sections of societies require open spaces for increased interactions, while others require quietness and opt for environments that suit their liking. In this sense, informal residence development is partially a product of people's search for the above functions of open communal interaction, which are deprived of on a residential layout, building form and use.

Equally, Acioly and Davidson (1996) observes that the emergence of informal settlements relates with the way urban environments are designed and cities built, which do not pay attention to different social groups that perceive the spatial use of a neighbourhood differently. They have highlighted that some people favour large plots on which to do small scale businesses like poultry, piggery or vegetable gardens, as a way of lessening expenditure, but are usually constrained by plot dimensions. The importance and sensitivity of density, expressed as population per unit of land or number of dwellings per unit of land in residential planning across regions and cultures is articulated and exemplified by the two scholars as follows:

> Ask an Indian planner what he thinks about a 100m^2 for low income groups and he will say that it is far too large and will be unaffordable. His colleague from East or Southern Africa, however will argue that this is far too small, and that it will never

be accepted. The response may be, "we didn't fight for independence to reduce our standards." Even within one country different social groups will perceive density differently. What people see and feel depend on their own backgrounds, and to some extent on the layout, building form and use, and spatial use in an area (Acioly and Davidson, 1996:6).

Drawing again on the Acioly and Davidson analysis, for density outcomes to be meaningful the design parameters must be culturally acceptable too.

Figure 3-1: Diagram demonstrating cultural acceptability as one of the key determinants of responsive design outcomes on plots and dwelling densities.
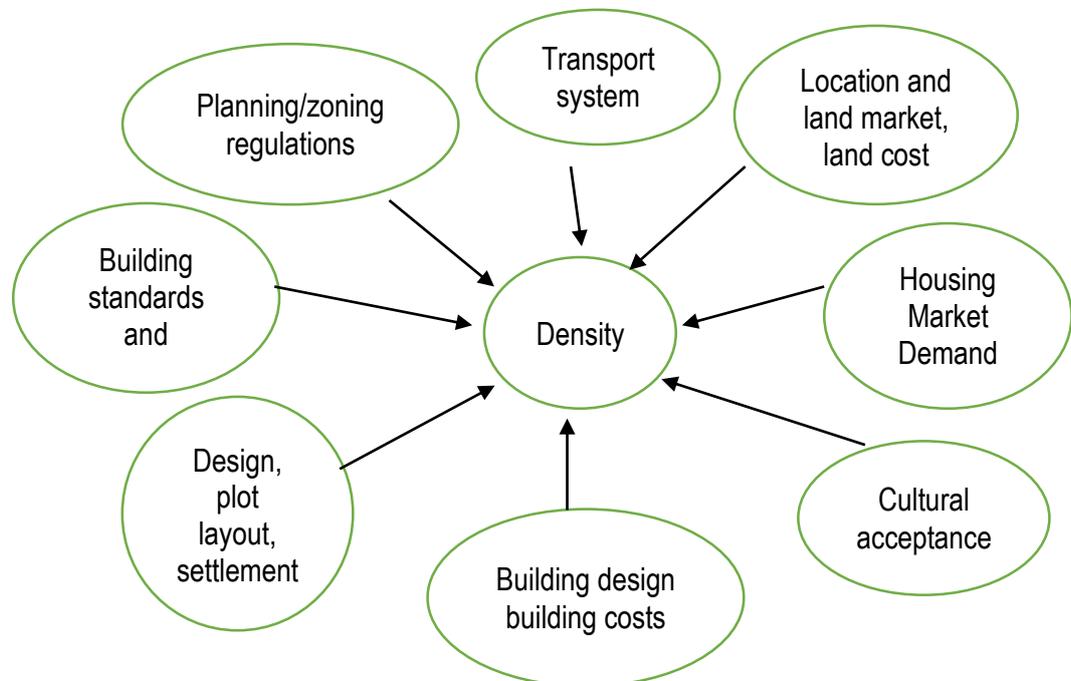
Source: Adapted from Acioly and Davidson (1996:7).

3.3.7 Summary of push and pull factors influencing resilience of informal housing drawn from international perspective

This part provides a summary of the identified push and pull factors responsible for informal housing development and growth. The literature shows rural poverty and unemployment as some of the push factors for moving from rural areas to informal settlements in urban areas. As a 'pull', the literature shows informal

settlements to provide improvements in living standards, than village settings. The push factors for moving within urban areas, to informal settlements are indicated to be unaffordability of rent and building costs. Other reasons are commuting costs to socio-economic services. The pull factors have been shown to be good locations in close proximity to jobs and socio-economic facilities, cheap living expenses, flexibilities in construction codes that enable people build 'houses of one's dream', laxity on land access and usage, availability of customer base for business enterprises, relatives and friends in informal settlements who offer social security.

3.4 The Zambian context

Moving from a universal perspective to local context, a question arises: in the Zambian settings, are the analysed factors a mirror image of the development and growth of the informal housing system? Henceforward, the task of the remaining section is to make a literature review of these factors within the Zambian setting.

3.4.1 Transaction costs

The literature informs that at present, the country has few formal housing developments because of a maze of regulatory requirements, established on a centralised and inflexible command and control system, which requires approvals for even the smallest activity. As a result, prospective homebuilders turn to the informal land delivery system to cut on costs (Adams, 2003; Gardiner, 2007; Carey, 2009; the Kihato and Rust, 2010).

According to Adams (2003), the costs are incurred mainly through survey, property transfer registration, lease charges and mobility to service places, which when added up are too exorbitant to be affordable, in a country with 81% of the population living below the international poverty line of US$60 per month (World Bank, 2007b; Kihato and Rust, 2010). The land allocation and development permit procedures are illustrated **in appendix 1**.

Besides land titling, the above literature also cites transaction costs involved in regulatory compliance. The Town and Country Planning Act, chapter 283, of the Laws of Zambia (under review) as read with the Public Health (Building) Regulations legislation, which provide housing construction standards in Zambia, obligates developers to obtain planning permission from planning authorities to erect a house before commencement of any development works. The submitted building plan should show floor plan, section, elevations, site and location plans prepared by an architect or their equivalent. The Public Health Act in particular (section 75 -114) defines what a house is and prescribes the building materials and the nature and form of walls that can be erected.

The definition of a house and conventional material prescriptions, in the views of Hadjri *et al*. (2007) and the UN-Habitat (2012), are not only too costly to meet and follow by most Zambians, but also inhibit innovations in building technology, of cheaper stronger, versatile more durable and socially acceptable building materials, concomitant with satisfaction of the same health and safety requisites.

Explicitly, the assessments of Hadjri *et al*. (2007:141) on the potentiality of earth building to deliver affordable and durable housing are that "Zambia presents an interesting case study given the urgent need for low-cost urban housing, the historical use of earth building in rural areas, and the lack of dissemination of studies on traditional construction technologies and their potential to deliver affordable and durable housing." This study on earth building for housing provisions establishes that earth materials provide a number of environmental advantages, other than financial benefits in terms of affordability.

Some of the established environmental benefits include fire resistance since earth contains good thermal insulating properties for humid countries like Zambia, as it balances humidity and absorbs pollutants unlike buildings made from conventional materials. The study cites Baggs (1992) who reports that "a 250 mm thick compressed earth wall has an embodied energy 23 times less than an equivalent 270 mm double skin clay fire brick" (p.143). Other than energy saving, the study establishes that its production (that is, unbaked earth building) require less heating and cooling. Besides, earth has been established to be very

"versatile and can be used to reflect architectural diversity; it also offers a means of providing easily extendable or altered housing for all types of households" (p.143).

On the other hand, some of the identified limiting characteristics, which inhibit its broader adoption and necessitates solutions through research, are poor water resistance properties as well as inabilities to resist adversative weather conditions. The **table 3-5** demonstrates the advantages and disadvantages of earth as a building material.

Table 3-5: Advantages and disadvantages of earth as a building material.

Advantages	Disadvantages
Availability	Durability
Versatile	Maintenance
Low cost/affordability	Socio-cultural perception
Low environmental impact	Water absorption
Fire resistant	
Excellent control of indoor air moisture	Low resistance to abrasion and impacts
High thermal capacity	Specialist skills needed for plastering
Good sound insulation properties	
Highly recyclable	
Easy workability	
Easy to design with	

Source: Adapted from Hadjri et al. (2007:143).

Paralleled with other parts of Africa, like Nigeria and Sudan where similar situations exist, the regulatory regimes in those countries have been reasonably flexible to allow for researches and experiments for improving the durability and affordability of earth buildings, and they are in current use as alternatives for low cost housing for the poor. However, for Zambia, the study indicates that the preclusion for earth building materials by building codes, has resulted in people associating earth buildings with poverty and underdevelopment, despite having a long and acceptable history in local architecture. What has emerged from the literature is that earth building can be promoted as a possible substitute for low income housing in Zambia.

3.4.2 Property rights - land tenure effect on formal housing development

In common with many other countries, the literature demonstrates that the manner rights to land are distributed and enjoyed in Zambia, impact on housing sufficiency, affordability and resilience of informal settlements. Like most Sub-Saharan countries, land administration in Zambia is established on two main forms: 'communal' (customary) and 'state' (private titled). Customary tenure which is 94% of the land coverage (Adams, 2003), draws its inspiration from African culture (Gluckman, 1944). In this type, land is kept within the lineage, without a title deed and families and individuals have private use rights that pass from generation to generation and administered by chiefs on behalf of their subjects.

Land administration under this category does not tolerate exclusive rights in land, that is, no single person can claim to own land, as the whole land belongs to the community (Republic of Zambia, 1995). The earlier literature (for example, Republic of Zambia, 1974, 1995) show that 94% of the country's 752,000 square kilometre size is customary. Denoted as old studies because recent literature indicates that there have been some land conversions since the enactment of the 1995 Land Act. But the conversions have not been quantitatively documented to express how much of customary land has been converted to leasehold (See for example, Brown, 2003; Mudenda, 2006).

Titled land, which mainly covers urban localities, is deeply entrenched in the English common law and culture, which is determined by two fundamental doctrines: the doctrine of tenures and estates. The basis of English land law has been that the absolute ownership of all land is vested in the crown (Adams, 1994). But since Zambia is not a kingdom, the land is vested in the Republican President (Brown, 2003) who through the provisions of the leasehold doctrine, the state offers persons up to 99-year exclusive possession of land in return for periodic rent.

These lessees (who include traditional rulers, private individuals and local authorities) are the ones recognised and considered as landowners who can

develop particular land, or make it available for others to use. Since the Lands Act 1995 renders legal recognition of customary holding, chiefs exercise the power and authority to administer land in customary areas. With respect to land supply to the public for urban housing development, the local authorities act as proxies or agents of the Ministry of Lands in the distribution process, which is first opened through the processes of land use planning and for this reason, responsible for land allocation.

Several studies and literature such as Republic of Zambia (1996), Adams (2003), Brown (2003), Chileshe (2005), Mudenda (2006) and Ministry of Local Government and Housing (2010a, 2010b), inform that this land governance arrangement impacts on built environment structure, gross housing production, density and ultimately sufficiency and affordability. The literature informs that the population growth rate in most major towns and cities countrywide does not match with land supply, whose solution lies in conversion of customary land to state land, or appropriation of private land to meet housing requirements.

Though the Lands Act of 1995 in principle recognises the Republican President as holder of all land in trust on behalf of all the citizens, but when it comes to land conversion issues such as township boundary extensions, chiefs have to authorise the alienation from their areas (Mudenda, 2006), that is, the expansion of the built environments dependent on the willingness of chiefs to release land. The draft integrated development plan (IDP) report for Solwezi town (MLGH, 2010a) in the north-western province, provides a good understanding of the constrictive effect of the existing land property rights (tenure) system on urban expansion in general and housing development in particular in a fast urbanising setting.

The report describes Solwezi as one of the fast growing towns in Zambia, with a population of 283,088 (CSO, 2011) having increased from 52,979 in 1990 to 203,797 in 2000, which gives an annual growth rate of 4% from 2.9% in 2000. This increase necessitates conversion of customary land to state land (municipality) to meet housing requirements. The existing town plan was defined on the town's 1976 base map after the previous boundary of 1964, which renders

it obsolete and inadequate to address the existing challenges. One of the IDP's significant areas of attention as a migrant recipient town is adequate housing land. But the plan was suspended following a dispute between the state and the traditional authorities.

The foregoing raises the question: what are the underlying forces behind the resistances? Explanation by Mudenda (2006) and Brown (2003) for the resistance or objections for the land conversion range from dislocation of local rights, depletion of common pool resource to an ostensive 'rivalry' between (modern) state and customary forms of administrative authority.

(a)   Displacements

Brown (2003) who bases his analysis on a legal standpoint, observes that the manner the Land Act of 1995 was crafted facilitates easy conversion of customary land to leasehold tenure by non-locals, which easily dislocate most village dwellers. Once land is converted, there is no provision for reconversion; The Land Act 1995 starts exercising strong legal binding power by defending the exclusive property rights of title-holders as well as criminalising the occupants, no matter how long they have dwelt on such land. The inhabitants if fortunate are either forced to resettle or transformed into 'squatters' overnight. To this end, traditional authorities usually resist conversions because land conversion estrange their subjects from their ancestry lands.

His investigations on the impact of market based land reforms on communities in Zambia, informs that in areas where large scale conversions have been done, local people have lost full access to common pool resources on which they have relied for their livelihood:

> Common pool resources contribute to the livelihoods of most rural Zambians. Villagers draw their water from rivers or village wells, graze their livestock on communal pastures, cut firewood and building materials from common forests and catch fish on shared rivers and lakes. These common pool resources not only provide villagers with crucial livelihood inputs, they also provide them with a safety net in times of stress. During times of drought and crop failure, wild foods become a crucial component of

household diets. Access to river water and riparian grazing is
essential in dry times (Brown 2003:16).

The literature provides an understanding about how conversions from customary
to state tenure are eroding local rights to common pool resources. The factor of
erosion of local rights to common pool resources as a limiting issues to land
conversion can be summed up as follows:

> Land conversions have spawned a great deal of intra-community
> conflict and resistance. The commodification of customary land
> is transforming social and political relations between chiefs and
> villagers, between villagers and one another and between locals
> and outsiders. In most of the field sites we visited, villagers
> engaged in 'everyday forms of resistance' against those who
> have acquired private title to communal land. In particular,
> villagers have cut fences surrounding privatised lands, released
> livestock on enclosed fields, destroyed or sabotaged commercial
> farm machinery and irrigation systems, and bewitched private
> land owners (Brown 2003: 18).

(b)   Power and authority over land management

With regard to the aspect of control over land management, Brown (2003) and
Mudenda (2006) observe that the legal setting of the Lands Act of 1995, which
does not provide for reconversion to customary diminishes the amount held under
communal tenure which disincentives conversions. Brown elucidates this point
as follows:

> Although the 1995 Act ostensibly recognises and protects
> customary land rights, the Act is designed to permanently
> diminish the amount of land held under communal tenure and to
> open up more land for investment. Once a villager or investor is
> granted a leasehold title for a piece of land, it ceases to be
> customary land and becomes state, essentially private, land.
> Customary rights are extinguished and the land cannot be
> reconverted back to customary tenure (2003:85).

Both Brown (2003) and the Mongu IDP Draft Report (Ministry of Local
Government and Housing, 2010c) point the power and rule over land aspect
being more pronounced in the Western Province, which has largely stayed intact

of conversion "due to a tight hierarchical control over land and resource use that the Lozi paramount chief exercises" (Brown, 2003:18).

The Western Province covers 126,386 square kilometres which is 16.8% of the total area of Zambia (Ministry of Local Government and Housing, 2010c). The dominant feature of the administrative set up is a co-existence of a historical tribal hierarchy called Barotse Royal Establishment and the modern (Republican State) administration. The *Litunga* (paramount chief) is the supreme traditional ruler of the province and according to the Mongu IDP Report, the land distribution system is 40% held by princes and princesses and 50% by the Paramount Chief and the remainder by the state, which constitute the district administrative centres.

Though Western Province is essentially a rural region with a population of 881,524 (Central Statistical Office, 2011) the same report shows high migration flows from the rural areas to the district administrative centres (towns) that collectively constitute only 10% of the total provincial area. Similar to Lusaka and other cited towns, the surge in population is highlighted to pile pressure on land supply for housing. According to Mudenda (2006), by vesting all land in the president to hold in trust for the people of Zambia alongside recognition of chiefs as administrators of customary land, the Land Act of 1995 in itself brought problems in the allocation of land, because the system sets the President against the chiefs or traditional rulers in land allocation.

From the foregoing, the development and progression of informal residences can unquestionably be argued in part as reflection of prevailing land tenure regime in the country that constrain spatial expansion of the built environments. The resultant demand for land, which cannot be delivered within the boundaries of the municipal built environments, prompts prospective homebuilders to resort to proscribed means of meeting their urgent housing needs – land encroachments and invasions*.*

3.4.3 Social, cultural, economic and spatial 'attractors'

Studies such as Hansen (1997), Mulenga (2003), Carey (2009) and Habasonda (2012) inform that most settlements emerged to serve the function of proximity

and affordability in terms of plot acquisition and housing construction, which augurs with the international findings (for example, Limbumba, 2010; Weakely, 2013). A study by Habasonda (2012) on Kanyama informal settlement in Lusaka, which examined informal settlement progression from a political-ecology standpoint, found proximity function to the central business district (CBD) and industrial areas to play a major role.

The significance of shelter was not essentially a major concern, but earning an income or accessing services took precedence. Though deemed as substandard dwelling conditions by the city authorities, the study found that residents were content with the housing situation because proximity lowered commuting costs.

Other research works inform that many people prefer to construct and dwell in informal settings not out of *want,* but for reasons of business opportunities and affordability offered by informal neighbourhoods. On affordability, Habasonda's findings on Kanyama establish that plots are easily accessed than elsewhere in the city and that:

> The relaxed rules and regulations on construction of houses render the place the most affordable in the city both for landlords and tenants. A good number of the residents in this area are not or hardly educated. Consequently, they do not have well-paid jobs. As such, they cannot afford building in residential areas with strict adherence to rules on construction (2012:3).

With reference to economic influences, the literature indicates affordability in relation to homebuilding, has two main expressions, namely the cost of technical services and the cost of building materials created by a *gap* between the incomes of the poor and minimum cost of a reasonably adequate housing. Most households who require appropriate and affordable housing do not earn enough to close this gap (Gardiner, 2007; Kangwa, 2007; Carey, 2009; Kangwa, 2009; Kihato and Rust, 2010; UN-Habitat, 2012).

Data generated by Gardner (2007) on access to housing finance in Zambia indicate that in 2007, only 16% (2.2 million) of the population were employed in the formal sector (mostly government) and more than half of this earned US$300

to effectively afford the cost of formally constructed housing. About 36% were self-employed in the informal sector, where wages were also generally poor to afford decent average monthly rentals of US$400 or US$14,000 house purchase. The remainder of 23% were housewives and students.

Similar empirical studies by Kangwa (2007) and Kangwa (2009) further establish the issue of poverty as having a trigger effect on finance acquisitions for both building and alleviation of accommodation distresses. **Figure 3-2** shows the country's 66.3% of adult population is financially excluded, a further 11.3% of the adult population is confined to informal products and services and less than a quarter of the same population category has access to financial services.

Figure 3-2: Overall access situation to financial products and services in Zambia.
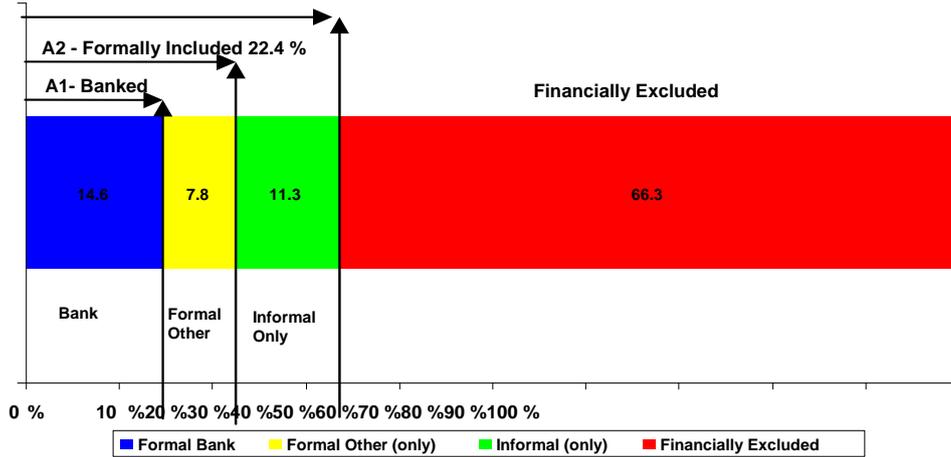
Source: Adapted from Gardner (2007) and modified to relate to the context of this study.

The effect of financial incapacities on consolidation of informal housing is soundly articulated by Robin Miller (cited in Kihato and Rust, 2010:19) founder of Lilayi Housing Project – one of Lusaka's leading real estate projects– who contends that: "the problem with housing is not building it … we all know how to build houses. It's not demand. There are plenty of people who want houses. The problem is allowing the people who want the houses the financing capacity to buy them."

This situation is further explained by Carey (2009) through the findings of a survey aimed at understanding housing finance in informal settlements in Zambia. The survey explored the demand for non-mortgage finance among homebuilders in three informal settlements of Lusaka (Ngombe, Misisi and Old Mutendere) that characteristically symbolise the housing profile in the City.

Though the focus was on informal settlements, the assessment was extended to selected respondents living in low, medium and high cost areas of the City. The investigation established an access gap in the finance market involving lower income households who were ineligible, on account of either lower income status, employment status, or both. Carey's study findings are supported by case studies on availability of financing for low cost housing in Lusaka and mortgage financing and low cost housing in Nyumba Yanga, Lusaka by Martha Mutizhe Kangwa (2007) and Sampa Barbara Kangwa (2009), respectively.

Some of the noteworthy variables influencing inaccessibility from all the studies included product inappropriateness, high interest rates and time consuming bureaucracies. Product inappropriateness barriers are reflected in unreasonable terms and conditions of the financial lending institutions that require documentation like title deeds, bank statements and payslips conditions.

The above analyses demonstrate that the lending conditions were not in sync with the economic situation most homebuilders live in, which predominantly consist of unregistered and unregulated small-scale non-agricultural activities. This is interpreted as an indication that finance instruments (terms and conditions) only favoured or attainable by high income homebuilders and so a critical restraint that impacts on meaningful participation of low income developers in the formal housing sector.

3.4.4 Summary of push and pull factors influencing resilience of informal housing drawn from Zambian setting

The literature on Zambia show the factors responsible for the development and growth of informal settlements being similar in many respects with several other countries. It has highlighted the push and pull factors that sustain informal

settlements to gravitate around four principal factors. These are governance policies and regulatory frameworks that epitomise the land and housing markets, psychosocial-cultural attitudes, economic and spatial constraints.

Though the literature shows comparable similarities between Zambia and other countries, there are specific differences. On land property rights comparative to other countries, especially Asian countries which have huge populations against limited land, Zambia's population density is not a factor in land scarcity, but land scarcity in a situation of plenty is shown to be institutionally predisposed: the problem is the land ownership structure.

The institutional factors impacting on land shortages are the freehold and leasehold land management systems, which do not generate conditions for easy access to land and functional housing markets. To this effect, the literature demonstrates that as long as the institutionally predisposed land scarcity problem is not addressed, people will continue to develop outside the formal land delivery system.

Furthermore, the literature attributes the high incidence of informal housing in Zambia to an administrative culture, which does not provide efficient and quality cadastral services. The literature shows that while most other countries have moved with times by adopting information technology (IT), the land administration system in Zambia uses manual systems of spatial data management, which expose users to 'excessive' paperwork and geographical transaction costs.

The literature on Zambia provide an understanding that the delivery of housing at costs low enough for people to afford, is determined by the policies and instruments for both housing development and mortgage financing. The housing development and homebuilding loan instruments are shown as not being supportive of the low income people acquiring housing within the formal markets, where the construction costs are higher than average levels of income.

Accordingly, the literature on housing finance demonstrate the terms and conditions of access to be exclusionary of the majority from the mortgage market.

The existing relationship between income and housing informality is that formal housing development depends on financial ability to pay. So people's ability takes them where they can afford– the informal sector.

In other words, the literature has articulated the economy of the country which sustains the livelihoods as essentially informal to meet housing costs. So the ineligibility to housing finance limits homebuilder choices and leads the majority to the informal sector that provide conducive terms and conditions of loans. This is secured through support networks composed of friends and family members. The borrowing terms are agreed verbally "very occasionally do people have to provide forms of security, when this is required, it tends to be in the form of physical asset (fridge or TV)" (Carey, 2009:22).

3.5 A conceptual model of push and pull factors that sustain resilience of informal housing

The literature has expressed inappropriate regulatory compliance, land distribution system (titling and governance) and terms and conditions of housing finance and contracts as main push factors contributing to informal housing development and growth. Regarding regulatory compliance, the literature has provided an understanding that many developers are forced into informal housing through the necessity to meet the basic requirements of housing construction even though they prefer to build within the formal system: high costs associated with regulatory compliance make people refrain from seeking formal status. Transaction costs involved in regulatory compliance, such as production of architectural drawings, purchase of statutory materials and submission of site and building plans, have been highlighted to be key push factors in influencing informal housing development.

The literature has also provided an understanding that centralised and 'command and control' policy approaches to land use planning, administration and enforcement, which require approvals for even the smallest activity is a decisive factor for informal housing development. Costs are incurred mainly through survey charges, property transfer registration and lease charges and travelling to the relevant service providers. Such administrative inadequacies 'push'

developers to turn to the informal delivery system, where there is "ease of doing business", that is, people seek land and housing from the informal sector where land suppliers, developers and renters are not subjected to compliance with development levies and complex regulatory requirements.

The bottom line is that the bureaucracy involved in property transaction, acquiring titles and planning permissions, is a key barrier to legal housing delivery. Other transaction costs relate to the process of finding the right buyer or renter, in which case the expenses involved are advertising, communication and information costs, which increase the overall cost of land and housing.

The literature has also articulated inflexible contractual frameworks, related to housing finance, residential purchase and rental bargains as key in pushing people to the informal housing sector which offers flexible and expeditious contractual arrangements. Equally, land property rights are indicated to be determinants of informal housing development, in the sense that when deprivation becomes pervasive, the underprivileged resort to informal means of accessing land, which again result in informal housing developments.

With reference to pull factors, the literature has provided an understanding that development and growth of informal settlements stem from urban planning approaches that are irresponsive to people's economic and psychosocial-cultural situations, as well as changing spatial circumstances. Regarding spatial influences, informal housing is shown as a manifestation of the inability of formally planned built environments to bring people into closer relations with jobs, livelihoods and services, which push people to construct housing or rent in a setting that reduces the constraints of time and commuting costs to socio-economic services and facilities. People prefer to stay where services exist, for which informal settlements by and large afford genuine locational benefits to their residents. Informal settlement relocation decisions enable people to secure employment or make a living cheaply.

On the social-cultural aspect, the literature demonstrates that the informal sector dwelling system provides a supportive framework for housing finance, access to

land and affordable accommodation, that is, it provides a means for coping with construction and dwelling costs. With reference to economic attraction, the literature has indicated informal housing development to be a consequence of exclusionary livelihood structures. The informal housing sector offers an opportunity to build a 'better' life in the face of exclusionary economic systems effectively empowering the deprived to gain access to livelihood systems in the city. That is to say, informal housing is shown to bridge the gap between the 'have' and the 'have nots' by providing an opening to the deprived, which the formal housing system does not.

Related to this, the literature has provided an understanding that the informal housing system supports people in several psychosocial situations. It offers a high degree of social interactions that respond to people's psychosocial needs. Additionally, homebuilding, based on individual preferences facilitated by relaxation in rules and regulations, enables people to 'live their dreams', that is, informal settlements respond to dwelling standards in terms of space and housing structure that bring fulfilment in people's lives. The literature has also informed that informal settlements potentially progress urban dwellers up the housing supply ladder.

Based on the literature review, **Figure 3-3** summarises the push and pull factors influencing informal housing resilience. This diagram provides the overarching conceptual framework for the thesis.

Figure 3-3: A conceptual model of push and pull factors that influence informal housing resilience.

Source: Author.
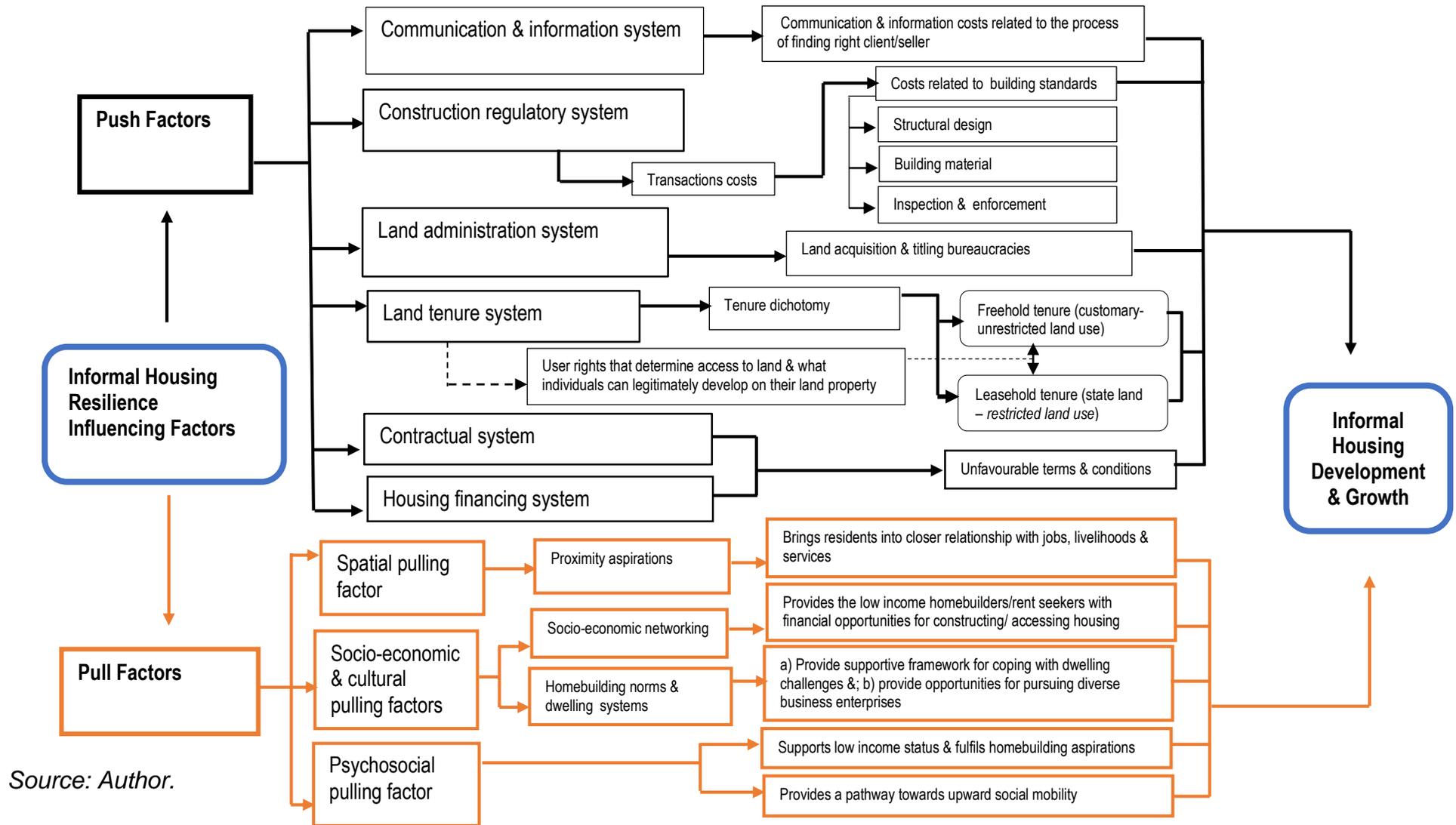
3.6 Gaps in literature: Issues for empirical interrogations

The understanding of the push and pull factors of informal housing summarised in **Figure 3-3** only express the factors at a very general level: the literature has only provided an understanding about how informal housing develops. It has not comprehensively articulated and informed on the main factors influencing the resilience of housing in the informal sector, which has prompted the following questions that needs to be answered.

- Is land tenure system a pushing factor?
- Is land administration system a pushing factor?
- Is construction regulatory system a pushing factor?
- Is housing financing system a pushing factor?
- Is contractual system a pushing factor?
- Is communication and information system a pushing factor?

In the same vein, the literature has not provided exhaustive information on the significance of the individual pull factors in influencing homebuilding and renting in the informal housing system. This has prompted the following questions on this perspective that needs to be answered.

- Is home building and dwelling system a pulling factor?
- Is proximity to workplaces and services a pulling factor?
- Is social networking a pulling factor?
- Is economic opportunity a pulling factor?
- Is upward social mobility a pulling factor?

Equally the literature has not revealed the contrasts in resilience characteristics between 'unauthorised' and 'regularised' (authorised) informal housing delivery systems. Filling the identified gaps in the literature and answering the conceptual questions, entails exploring further the informal systems of housing delivery through a case study. This is necessary to evaluate areas of the planning regulations, standards and administrative procedures where changes are necessary along with comprehension of the psychosocial-cultural and spatial circumstances that trigger and sustain informal housing development in Zambia.

Precisely the identified gaps in the literature were explored through the following themes.

3.6.1 Regulatory aspects that impact on housing for the low income earners

Both the theoretical and conceptual explanations largely focus on the pros and contras of regulations, standards and administrative procedures in reinforcing formal housing production efficacy or perpetuation of informal housing delivery means. But very little on the aspects of regulations and standards that need adjustments in line with the needs of the housing delivery system in the Zambian context has been revealed.

To elaborate, in the context of Lusaka where more than 70% of the City's households reside in informal settlements, the theoretical explanations point towards elimination or relaxation of the regulations, standards and planning administrative practices that are detrimental to local shelter delivery norms expressed in the burgeoning informal housing delivery system.

Another point of elaboration, section 3.4 (subsection 3.4.1) shows that the regulations governing housing construction in Zambia, is the Public Health Act (Building) Regulations that defines what a house is and prescribes the building standards, the nature and form of walls that can be erected. This is explained to induce high transaction costs; in this respect, the 'unknown' concerns the question of 'how' housing is constructed from start to finish, with specific emphasis on the adopted housing design and standards (in terms of building codes, architectural criteria and house sizes), the ways in which the housing design and construction standards lessen transaction costs for the informal housing actors.

Related to this are knowledge gaps on: (a) the main forms and sources of building materials used, and (b) the physical stages of construction and related processes involved in house-structure formation. In other words, information on the extent to which the regulatory framework mirrors the needs, priorities and housing affordability is fundamentally inadequate.

3.6.2 How the informal housing systems operate?

As the aim of the study is to improve urban housing delivery in particular to the low income earners, this called for understanding about how the informal housing market operates, which the literature has not comprehensively addressed. For example, in chapter one, Kapoor and Blanc (2004) and Arnott (2008) have informed that the informal housing markets function in much the same way as formal housing markets do. However, this conception is only adequate in expressing something about informal housing markets at a very general level of understanding. It is not analytically informative about the mechanics and processes involved in the production and delivery system in Zambia.

The rationale for this is to provide an understanding of how the dwelling structures, which are produced largely independent of official regulations are constructed and how the production elements can possibly be adapted and incorporated in the conventional urban planning structure. In other words, understanding of the working of the informal housing system is expected to contribute to devising of better housing policies for improving housing for the urban low income households.

In this respect, the gaps in the literature concerns: (a) how land is allocated or acquired and the processes involved in allocation, and (b) how housing is financed in terms of the sources and forms of financing, the type of labour, transaction processes, the nature of the actors, that is, producers and consumers involved and their interrelationships. Other related gaps in the literature concern the nature of housing occupancy and the interrelationships that exists among the actors, topically analysed as follows:

- **Land property rights and allocation system**

    Eggertsson (1990), Adam (2005), Leduka (2004), Rakodi and Leduka (2005), Mooya and Cloete (2005, 2008) and Home (2007) provide a general understanding of land property rights as a factor in informal housing development. The literature on Zambia shows that conventional land delivery is premised on two main forms of property

rights: 'communal' and private titled for which both are shown to directly or indirectly induce and perpetuate informal housing developments.

But what is not known is how land is allocated, accessed or merchandised in the informal land delivery system, that is, (i) who in the informal land delivery system is responsible for the distribution, (ii) whom are they accountable to, (iii) who has vested interests in the land, (iv) how do the interest groups relate to each other in the allocation process? And (v) how does the land distribution and access system enable the resilience of housing in the informal sector? Related to the issue of property rights, what is also 'unknown' is how rental and real property transactions are contracted and how the devised contractual system sustains the resilience of the informal settlements.

- **Housing finance system**

  For the formal sector, what the literature has revealed is that mortgages or related credits are generally acquired from financial and capital markets for both building and alleviation of accommodation distresses. But little has been learned on the construction processes and the financing mechanisms used such as credit sourcing, financing criteria and pitfalls in the Zambian informal housing sector.

- **Land and housing marketing methods**

  The literature has established that the formal land and housing markets are riddled with imperfections whose pervasive nature makes them among the least efficient. As a result, property marketing (through such media as intermediaries, newspaper, radio and television adverts) are used to generate a sense of attentiveness among actors with respect to the state of housing, levels of housing needs and areas of finance and sources for capital. This assists in making supply and demand adjust and reflect market prices, based on true values of housing units.

  Mooya and Cloete (2005) have contended otherwise that these practices in the market come at a cost of affordability and somewhat

sustain informality in the housing sector. The premise of the argument is that the cost for advertisement and related information conveyance systems are shifted to consumers, thereby making housing exclusive. However, the commentators have not informed the study about the sort of information networks and transmission medium involved in the informal housing system and how the practice sustains the informal housing resilience.

To elaborate on this, the literature on informal housing from international perspectives show major housing transactions in informal neighbourhoods, which consists of extensive markets involving purchases and rental bargains of residences and commercial space (See Coccato, 1996; Kapoor and Blanc, 2004; Dafe, 2009; Granbom and Ljunghusen, 2011). Equally on the Zambian scenario, the literature revelations which show more than 50% of urban populations reside in informal settlements, suggests that they have more active property and rental markets than the regulated sector.

In this respect, the 'unknown' concerns the sort of communication and information framework related to land and housing transactions and labour engagement and how the practice augments resilience of the informal housing settlements.

- **Rental housing system**

  The literature has highlighted the rental aspect of informal housing delivery as a strategic form of urban dwelling (see Edwards, 1982; Wadhva, 1989; Coccato, 1996; Misselhorn, 2008; Gebre, 2014). But the information is not comprehensive enough to understand how the rental housing in Zambia's urban informal settlements operate with regard to: (i) the incentives and tenacities for house, room or space leasing, (ii) the type of landlords and tenants and the setting in which they live and interrelate, (iii) how the rent is determined and regulated, (iv) the compelling factors for seeking informal accommodation, and (v) type and range of tenancy.

3.6.3 How the overarching context within which housing delivery policy and action takes place effect the resilience of informal housing?

The theoretical explanation in chapter two articulated particular forms of institutional frameworks as enablers of the conditions that stimulate informal housing. In this connection, the knowledge gap relates to the existing roles, outlooks and relations between planners, homebuilders and other actors in the housing sector and how the interrelationships and methods for planning and managing the housing sector influences the resilience.

3.7 Summary

The chapter has provided an understanding of the factors responsible for the development and growth of the informal housing system. The push factors that enable the resilience have been established to stem from irresponsive land governance policies, inappropriate contractual and housing finance systems, unsuitable building codes and regulations, which dysfunction housing markets. With regard to the 'pull' perspective, the literature has established that informal housing resilience is sustained by spatial, psychosocial-cultural and economic considerations.

In relation to objective two, which seeks an explanation on how informal housing system has developed, the literature has provided a broad understanding of how the informal housing system develops and general information on the dynamics of informal housing developments and expansions and what makes them attractive to potential developers and house-occupiers, as illustrated in **Figure 1-2.** However, the literature has not provided comprehensive information on the relationship of the informal housing system to the regulations and standards that apply in the formal sector. Equally, not much has been provided on how the informal housing system operates in urban Zambia, which requires further exploration of its systems, frameworks and processes to evaluate areas of administrative procedures, planning regulations and standards, contractual and housing finance system where reforms are essential.

4 CHAPTER FOUR: EMPIRICAL RESEARCH DESIGN AND METHODS

4.1 Introduction

This chapter articulates the approach to the fieldwork and methods used in the data acquisition and analysis in filling up of the 'knowledge gaps' outlined in chapter 3 (section 3.6). The empirical study was exploratory in approach, adopted on account of the following: Firstly, drawing on the descriptions by Babbie (1990) and Merriam (2009), exploratory researches are commonly small-scaled in character, undertaken to gain a well-informed understanding in which the problem takes place. This description augurs well with the task of the study, aimed at exploring the 'push' and 'pull' means by which informal housing delivery processes evolve. This entailed direct interactions and engagement of policy makers, planners, informal settlement dwellers, community organisations and other interest groups, to elicit for views and ideas.

Secondly, Creswell (2003) highlights that an exploratory research is pursued to investigate a new subject, problem or case where data is difficult to collect, or where few or no studies exist to refer. This attribute again fits with this particular study, which among other objectives included gaining new insights into how the informal housing system has developed and functions in Zambia on which little data exists to refer to. Furthermore, exploratory researches are claimed to be useful when seeking to learn how people get along in their setting under investigations, the meaning they attach to their actions and the issues that concern them (Babbie, 1990; Creswell, 2003; Schutt, 2006; Merriam, 2009) which was critical to the study's execution.

The exploratory research design and methods were framed within the phenomenology mode of inquiry, which Stan Lester defines and explains as:

> …essentially a philosophy or paradigm, rather than a research methodology, but it has given rise to a particular approach to research that, rather than seeking external realities, aims to gain a deep understanding of individuals' perceptions.

Phenomenological approaches are powerful for understanding subjective experience, gaining insights into people's motivations and actions, and cutting through the clutter of taken-for-granted assumptions and conventional wisdom. They are particularly good at exposing limitations in current thinking, action or policies, developing widened or alternative perspectives and testing complex systems (2006:1).

Babbie (1990) advances a similar discernment that phenomenological inquiry entails comprehending people's feelings, views of reality and meaning when undertaking research. In relation to the study's theme, exploration of planning practice that is attentive to enhancement of housing delivery greatly depends on the understanding of the environment in which both planning regime and the informal homebuilders and accommodation seekers exist. To this end, the phenomenological stance was principally appropriate for its ontological assumption that acquisition of knowledge on the subject is highly dependent on people's subjective experiences and interpretations of the world in which both planning practices and the informal housing delivery processes exist.

Groenewald (2004:1) also explains that phenomenological approaches are expedient in "identification of issues, which illustrate discrepancies and systems failure – and to illustrate or draw attention to different situations." This, to some extent, is what drove the research; that is, identification of the planning related practices that prompt a 'systems failure' in enhancement of housing delivery, above and beyond, bringing out experiences and perceptions. The author further elaborates that it exists to inform, support or challenge policies and actions. Thus it is an important approach to the research that provided a grasp of the 'real world out there' and enabled the researcher develop a rich, detailed and accurate comprehension of the subject under analysis.

4.1.1 Arrangement of the chapter

The chapter comprises eight main sections. The first section (4.2), articulates the case study approach to the research. Section 4.3 describes the field work preparatory work. Section 4.4 discusses the type of research participants, rationale for their selection and mode of recruitment. Section 4.5 articulates the approach to the empirical study in terms of methods and techniques. Section 4.6

articulates the procedure used in analysing and interpreting the data. Section 4.7 discusses the problems encountered with the research methods, which includes potential researcher bias and the measures that were taken to ensure reliability and validity of the results. The last section (4.8) makes a summary of the research design and methods used in the study.

4.2   The case study method

By definition, case studies are research methods for acquiring knowledge from intensive exploration of a single case. They are applied for several purposes which include studies on organisations, with the intention of improving their functions. In the words of Fidel (1984:1):

> When applied as a research method, case studies are usually carried out to generalise findings of relevance beyond the individual cases. As a research method, case studies seem to be appropriate for investigating phenomena when (1) a large variety of factors and relations are included, (2) no basic laws exist to determine which factors and relationships are important, and (3) when factors and relationships can be directly observed.

The case study approach offered several benefits to the research. Zambia has several informal settlements, which would have proved expensive and time consuming to investigate each of them. As such, the research opted for a case study that provided very detailed information on the subject matter that it would otherwise not been possible to acquire through another type of enquiry. Using the case study strategy, the researcher spent six months gaining information on the subject matter, instead of several years.

4.3   Field preparatory work

The empirical study preparatory work started with seeking and granting of ethical approval by the University of Dundee, Ethics Committee. The ethics approval was imperative due to the nature of the research which involved studying people. The field work part of the research was carried out over a period of six months (July-December 2013). The work commenced with a two-week exploratory phase. This stage was essential for establishing contacts and acquainting the researcher with strategic actors in government, non-governmental, financing

institutions, academia and local actors in particular the ward development committees (WDCs). The WDCs, are sub-district structures which exist to facilitate development at grassroots level through coordination of community members.

The methodology devised included qualitative interview techniques (Elaborately discussed in section 4.5). Creswell (2007) and Merriam (2009) identify the importance of pilot interview schedules. They assist the researcher to determine flaws, limitations, or other shortcomings in the interview design and enable him or her to make vital revisions before study implementation. In relation to the execution of this research, the initial contact with the WDC executive whose composition reflected the target groups, acted as a means of pre-testing or 'trying out' the semi-structured questionnaires with open-ended questions. It gave an advance caution about the clarity and appropriateness of the questions, which assisted the researcher to revise them for the subsequent personal and focus group interview sessions and to delineate the scope of the fieldwork.

The study applied a phenomenological mode of inquiry, based on a more free-flowing 'iterative' research process. Thus, as the subsequent interviews with the rest of the participants commenced, the use of open-ended interviewer administered questionnaires, assisted the researcher to revise the questions, in response to respondents' statements. The free-flowing 'iterative' approach helped to unearth new issues or dimensions about which the researcher was not earlier aware. In so doing the researcher was able to gain a swift impression of the useful issues which did not need extensive prior revisions using pilot interview sessions.

4.4   Research participant recruitment and ethical considerations

All participants in both the settlements and outside were purposefully selected, rather than randomly. The researcher interviewed individuals considered significant informants to get "stories" that were pertinent to the study. **Table 4-1** demonstrates the identification and methods of participant recruitment.

Table 4-1 Institutions engaged and methods used in participant recruitment.

Institutional participant recruitment mode	Process of recruitment
The recruitment of institutional participants was done through office of the Ministry of Local Government and Housing Permanent Secretary.	All prospective participants received covering letters providing information about the research and seeking their consent to participate in it. Those that expressed interest (which was a 100% positive response) were subsequently approached in person by the researcher for more information (for those that needed it) on the aim and nature of the study, as well as arrangements for the interview dates and time.
Informal dweller participant recruitment mode The recruitment of participants from the case study settlements was made through WDC chairpersons.	The chairpersons were influential community opinion makers who played a significant role in the identification, sensitisation and invitation of participants to interview places. Their sensitisation efforts made it possible for the researcher to earn the participants' trust and consent hence to freely interact with them. Their engagement in the recruitment process assisted the researcher to develop dialogues with the informants and so allayed fears and enabled them to participate; particularly the land providers who operate undercover. Furthermore, this trust made it possible for the participants to suggest and encourage others who offered similar or different views on the subject. Additionally, the engagement of the WDC chairpersons also made it possible for the use of schools within the settlements for the focus group sessions and participants' homes for the personal interviews. Those who expressed an interest to participate were provided with detailed information about the study. Participants were brought to the WDC offices (in the case of Chawama) and Mutendere primary school and WDC offices (in the case of Mutendere East) where the focus group discussions were undertaken.

4.4.1 Ethical considerations

Prior to the interviews/discussions, brief presentations were made about the study. It was stressed that the data to be collected would not contain any personal information about them and no one would link the data they provided to their identity and name. Furthermore, they were informed that the results would come out in the form of a dissertation and should they need a copy of the findings, it would be made available to them upon request. The researcher assured all the participants that their participation was voluntary and they could withdraw from the interview at any time if they wished to do so, along with any data supplied to the researcher.

In all meetings, a voice recorder was used to tape the narratives. However, the researcher took cognisance of the fact that the use of recorders might serve to scare the participants. This concern was more about the land provider participants, based on the harassment often experienced from the City Council and central government authorities. The researcher sought the participants' consent for use of an audio-recorder where necessary by assuring them that there were no known risks for having their voices audio recorded. The researcher stressed the fact that he was conducting independent research and not on behalf of the City Council or central government.

4.4.2 Local participants

One of the objectives of the investigations (refer to research objective two) was to gain an in-depth understanding of how the informal housing systems operate, that is, learn the 'language' and jargon of the housing delivery processes in the sector as pointed in chapter 3 (section 3.5). In view of that, the selection criteria were based on the participants considered to speak on behalf of the sector to inform on the interactions in the production of the housing obtainable in the informal settlements. To this end, the researcher selected seven types of actors that were considered to drive the informal housing system; each of the categories, analytically examining its role in the system described in **table 4-1**. These included homebuilders, landlords, renters, land providers (those that allocate land), construction artisans (those employed or involved in house construction), WDC and civic leaders (ward councillors). The investigations on the factors that

push homebuilders to construct, as well as renters to seek accommodation in the study settlements, included elicitation of views related to responsiveness of conventional land allocation framework, housing marketing system, building standards and administrative procedures, contractual practices and financing terms and conditions to homebuilders and rent seekers.

For the 'pull' side, the investigations involved analysis of the settings in which the respondents live and interrelate that made the study settlements appealing to them. The data acquisition involved elicitation for responses from respondents on the aspects that attracted and retained them in the settlements, by asking them to narrate the attracting factors to the respective study settlements. In each study settlement, the researcher conducted 20 personal interviews and 8 focus group discussions, each comprising a minimum of 12 and maximum of 25 participants. The average time for the personal interview was 30 while that for the focused group discussions was 1 hour 30 minutes. The focused group sessions were used as the main means of data collection while personal interviews supplemented focus group data. However, each of the two data collection methods provided good opportunities for gaining insights about the participants' experiences in the informal housing sector.

The focus group method discussed further below in section 4.5 mainly consisted of participants ranging from 12 to 25 in the research target groups. The participants were brought together and led through discussions of the research topics by the researcher who acted as a moderator. The discussions addressed pre-determined topics in line with the research objectives. The medium of communication was English, with alternate use of Nyanja, the 'lingua franca' of Lusaka, for those that could not fully follow the discussions in English. The same applied to the personal interview approach, which was done at research participants' homes. **Table 4-2** provides a summary of the seven actor groups and how this typology served the data collection exercise.

Table 4-2: Local actor interviewee categories and how the typology served the data collection exercise.

Actor Category	Type of interview	Settlement	No. of personal interviews	No. of focus group interviews	No. of focus group participants	Key issues for discussion
Ward Councillor	Personal	Mutendere East	1			General information related to history, land administration, housing and governance set up of the settlements (Refer to **appendix 2** for details).
Ward Development Committee	Focus group	Chawama	1	1	8	
Land Providers	Personal	Chawama	3			**Land administration system** The concern of personal and focus group interviews was gaining insights on how land is accessed (the ways and means used to convey information on land availability), exchanged or transacted and how the different interest groups relate to each other in the land allocation process in both regularised and unauthorised informal settlement setting (**Refer to appendix 6** for details). This served to fill the knowledge gap on land delivery system in the informal sector.
		Mutendere East	4			
Homebuilders	Focus group	Chawama		2	22	
		Mutendere East		2	18	
	Personal	Chawama	4			**Housing finance system** The concern of personal and focus group interviews was gaining insights on the housing finance system which served to answer the 'unknowns' on the needs, challenges and adopted financing mechanisms, strategies and lending arrangements, labour contractual methods in the production of housing.
		Mutendere East	4			
	Focus group	Chawama		1	25	
		Mutendere East		2	25	
	Personal	Chawama	4			**Construction system** The personal and focus group interviews with homebuilders centred on perceived impediments and complexities in building permit procedures (Refer to **appendices 3 and 4** for details**).** Equally the focused group interviews with the
		Mutendere East	4			
	Focus group	Chawama		1	20	
		Mutendere East		1	20	

Category	Type	Settlement	Personal	Focus group	No.	Description
Construction Artisans	Focus group	Chawama		1	25	construction artisans (Refer to **appendix 8** for details) was centred on gaining insights into building standards with specific emphasis on the adopted housing design and standards and materials. The interviews served to fill the knowledge gap on building standards and regulatory framework that obtain in the informal sector and how the adopted building codes diminish transaction costs.
		Mutendere East		1	14	
Landlords	Personal	Chawama	4			**Rental housing system** The personal and focus group interviews with landlords centred on the nature of rental practices (terms and conditions of rental bargains and contracts) pursued in the case study settlements. This was intended to gain insights into rental demand levels, incentives and tenacities of letting out housing, range of shelter choices provided and rental value determining factors. Other focus areas included the communication system for conveying information on rental opportunities to clients (See **Appendix 4E** for details). The interviews with tenants focused on motives for renting, the pushing factors for seeking housing in the informal settlements, how they acquired accommodation, type and quality of housing and facilities, landlord-tenant relations and letting arrangements. Other focus areas included information conveyance system on rental opportunities (**Refer to appendix 7** for details). This served to fill the knowledge gap on how the rental housing in Zambia's urban informal settlements operate.
		Mutendere East	4			
	Focus group	Chawama		1	25	
		Mutendere East		1	25	
Tenants	Personal	Chawama	4			
		Mutendere East	3			
	Focus group	Chawama	1	1	25	
		Mutendere East		1	25	

4.4.3 Institutional participants

The selection involved state and non-state actors. The state actors were participants charged with the responsibilities for management of state functions. The non-state actors were participants regarded to play 'critical or observer' roles in housing delivery. The selected state institutions involved the Ministry of Local Government and Housing, Ministry of Lands, Lusaka City Council, National Housing Authority, Zambia National Building Society. The non-state institutions included the Zambia Land Alliance (ZLA), Habitat for Humanity, Civic Forum on Housing and Habitat, University of Zambia, Copperbelt University, Entrepreneur Financial Centre, UN-Habitat and Meanwood Property Development Corporation.

The views elicited from institutional informants about the factors sustaining the resilience of the case studies mainly concerned the 'push' perspective. This involved elicitation of perceptions on the appropriateness of the rules, methods and strategies used to manage and control land and housing development. The specific domains of elicitation were land governance system (in terms of tenure rights and land allocation framework), building regulatory frameworks and processes and housing finance policies. The issues of concern in the elicitation were as follows:

On planning rules, the focus of view elicitation was on the appropriateness of building regulations and planning framework with regard to facilitation and support of efforts of homebuilders and other actors in the production and delivery of housing that is conveniently located, sufficient and affordable enough to meet the aspirations and income abilities of different groups.

The elicitation of views was done mainly through personal interviews at the informants' work/offices, apart from Lusaka City Council and EFC participants, which involved panel discussions. The Zambia National Building Society and National Housing Authority institutional informants preferred written responses, which they did with a clarification follow-up by the researcher. **Table 4-3** shows the institutional selection criteria and type of participants.

Table 4-3: Institutional actor groups and how the typology served the data collection exercise.

Institution	Selection rationale	Participant
Department of Physical Planning	The Department of Physical Planning is an organ of the Ministry of Local Government and Housing created to promote orderly development of human settlements. In liaison with the City Council, the Department formulates housing development plan and implementation strategies.	Director, Principal Planners and Senior Planner. Refer to **appendix 17** for details.
Department of Housing and Infrastructure Development (DHID)	The Department of Housing and Infrastructure Development is responsible for facilitation of urban housing development and infrastructure to improve service delivery by local authorities, which include Lusaka City Council.	Principal Housing Development Officer. Refer to **appendix 17** for details.
National Housing Authority (NHA)	The National Housing Authority is a planning authority responsible for: • Low income housing development • Clearing of squatter areas to plan for their upgrading and redevelopment in line with the provisions of the Housing (Statutory and Improvement Areas) Act.	Chief Architect. Refer to **appendix 11** for details.
Lusaka City Council (LCC)	Lusaka City Council is a planning authority for Lusaka City which prepares urban structure plans and implements housing development programmes and strategies, as well as development control. These attributes made Lusaka City Council an important institution for engaging in the research.	Director of City Planning, City Planners and immediate former Director of City Planning. Refer to **appendix 10** for details.
Ministry of Lands	The selection of the Ministry of Lands was based on its strategic role in allocation and administration of land in collaboration with the City Council, which creates plots, scrutinizes and recommends applicants as elaborated in chapter five.	Chief Lands Officer. Refer to **appendix 9**.
Zambia National Building Society (ZNBS)	Along with property financing, ZNBS provides real estate and banking services to the general public in Lusaka City and across the country.	Mortgages Manager. Refer to **appendix 19.**
UN-Habitat	The UN-Habitat is mandated by the United Nations General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all. In Zambia, among several habitat programmes it has been actively involved in several squatter housing and living conditions improvements.	National Technical Advisor. Refer to **appendix 16** for details.
Habitat for Humanity (HH)	The Habitat for Humanity (HH) (Zambia) is part of Habitat for Humanity International (HFHI), a non-profit, Christian organisation, which seeks to eliminate housing poverty and homelessness by making shelter a matter of	Programmes Manager. Refer to **appendix 12** for details.

	conscience and action. The members on the international board of directors are volunteers from around the world, who share a deep concern for the problems of poverty housing. Its approach is based on partnership with any faith – or no faith – to work together in partnership to help build houses for families in need.	
Zambia Land Alliance (ZLA)	Zambia Land Alliance (ZLA) is a network of local NGOs that work and seek fair land policies and laws that take into account the interests of the poor. Among many other interests, the organisation exists to promote secured access, ownership and control over lands, for development by the urban and rural poor through lobbying, networking and advocacy.	Executive Director. Refer to **appendix 18** for details.
The Civic Forum on Housing and Habitat (CFHH)	The Civic Forum on Housing and Habitat (CFHH) is an NGO which looks at the issues of housing and habitat in terms of laws and policy issues. It plays the advocacy for changes in policy and practice by actively engaging local and central government institutions and offering support to the poor urban communities through ward development committees (WDCs) to plan and implement their own solutions to the challenges of land and housing scarcities.	National Coordinator. Refer to **appendix 13** for details.
The Entrepreneurial Financial Centre (EFC)	The Entrepreneurial Financial Centre is a micro financing institution which among others provides mortgages for formal and non-formal house building.	Credit Manager, Legal Manager. Refer to **appendix 14** for details.
Meanwood Property Development Corporation(MPDC)	Meanwood Property Development Corporation is a leading land holding and housing development company in Lusaka.	Project Manager. Refer to **appendix 15** for details.
University of Zambia (UNZA)	The University of Zambia offers a postgraduate programme related to urban planning and housing development.	Geography Department lecturers. Refer to **appendix 20** for details.
Copperbelt University (CBU)	The Copperbelt University offers an undergraduate programme in urban planning and housing development.	Department of Built Environment staff. Due to time constraints, the researcher was unable to conduct the interviews.

4.5   The methods and techniques used in the field

The exploratory approach was informed by qualitative methods which included the above mentioned focus group discussions, in-depth personal interviews and observations. According to Yin (2003), a qualitative method is very helpful, in particular, understanding issues in which processes and connections are important. They are quick to do, aiming at specific questions of particular interest to the study. In this connection, the qualitative research methods like focus group discussions proved more useful, in the sense of allowing the researcher to get closer to the people being studied. Explicitly, it enabled exploration of first hand encounters to share participants' understanding and perceptions of the subject. The main technique used was the interviewer-administered questionnaire shown in **appendices 2-20**.

The benefits accrued to the research by the qualitative techniques are that they generated multifaceted and diverse detailed data in a cost and time-effective means. By using focus group discussions, the researcher was able to draw together a number of people and collect information from them at one time (and allowed the researcher to countercheck information provided on the spot through follow-up questions or request for clarification). This is against the backdrop that informal housing processes in Zambia generally occur in a setting in which relevant quantitative data is scanty, outdated or non-existent. Consequently, the qualitative approach circumvented this problem.

Additionally, the selection criterion of qualitative approach in the study as opposed to quantitative methods was influenced by the type of information to be gathered. Granted, quantitative approaches are very good at revealing uniformities of action or common configurations in big data sets (Payne and Majale, 2004), which is often important for comprehending the extent and character of a (informal housing) phenomenon. Nevertheless, they cannot provide an explanation on the structures and practices that influence strategies or the complexity of motivations (Langdridge, 2004; Bryman, 2008) which lie behind the action of people building informally. Comparatively, the clout of qualitative approaches lies in their capability to expose the intricate and often

conflicting connotations and processes, which trigger these wider trends or patterns, such as identification of causes and effects among others.

To draw on the Payne (2001:5) amplification "that qualitative approaches are often better at 'describing' and 'explaining', while quantitative approaches are better at 'measuring' phenomena." In relation to the study context, the intention was not to 'measure', but 'describe' how the informal housing sector 'stands', as well as seek to 'explain' how the situation ought to be, which entailed rich contextualised and illustrative data that could only be delivered by qualitative methods. Consequently, qualitative methods were well placed for descriptions and explanations, which were pertinent in articulating, for example, the regulatory constraints people face when attempting to gain access to legal means of housing and how the informal housing delivery strategies overcome the difficulties.

Babbie (1990) also notes that the reasons why qualitative methods are mostly used is not because they are necessarily easier and less time consuming, or even less expensive than quantitative methods, they are essential because they help in the examination and, as such, the inclusion in analysis of factors different from the ones amenable to quantitative measures. Accordingly, qualitative methods provided a wide angle view of understanding of the processes that drive the resilience of informal housing markets in a research situation dictated by factors of time and finances.

Furthermore, application of quantitative methods such as household surveys, questionnaires and the related techniques of analysis like coding and statistical analysis for assessing regulatory influences is argued to be more superlative in terms of deriving data, which is more exhaustive than qualitative approaches. It is so asserted because they are believed to provide the benefit of statistical significance (Payne, 2001) but this attribute was immaterial to this phenomenological research process.

So a qualitative approach was useful because "it relates more to understanding of some aspect of social life, and its methods, which (in general) generate words, rather than numbers as data for analysis" (Brikci and Green, 2007:1). In this connection, as a flexible research method, in-depth interviews allowed the

researcher to explore an assortment of issues outside the restraints of a "fixed question response" process, that is, the in-depth open ended interviews, often described as conversation with a purpose (Creswell, 2007) as a result of its flexibility, enabled investigation of many aspects of the researcher's concern on the subject matter not previously thought of.

In contrast, quantitative methods are generally time consuming and expensive and their accuracy calls for a statistically substantial sample and control group, against which to compare samples (Langdridge 2004; Bryman 2008). Moreover, though quantitative surveys are a resourceful mode of assembling data on a big and/or dispersed population or area (Creswell, 2007), the study's attention was on 'intensity' and 'depth' of information instead of 'breadth'. Consequently, statistical representation was not imperative for this study. As a number of the scholars have asserted, drawing on different concepts of reality is very significant to planning. In this connection, the qualitative approach was useful in the sense of allowing the researcher to get closer to the people being studied, to share their understanding and perceptions of the subject matter.

In summary, the one-on-one conversations (as represented in **Figure 4-1** below) with informants as epitome of the phenomenological mode of enquiry provided a comprehensive understanding of people's experiences and outlooks by using less rigid methods of analysis and concentrating more on identifying the themes and meanings which emerged from what informants said or did.

Figure 4-1: One-on-one engagement of informants.

Source: Author.

4.6 Data analysis and interpretation

The data from both local and institutional respondents was analysed by thematically comparing and contrasting with each of the listed factors in the conceptual model in **Figure 3-3** which outlines the input process of the investigations. Both literature and empirical results were transcribed and mapped into a schema in **Figure 4-2** which outlines the output process of the investigations. This provided a visual representation of the variables influencing the resilience of housing in the case studies which assisted in the interpretation and discussion of the results. To elaborate the upper part in black represents the 'push' variables and the lower part represents the 'pull' variables. In circumstances where the results unveiled identical forms and trends with literature findings, it was a demonstration of confirmation of the factors depicted in the conceptual model. In instances the features were dissimilar, it was an indication of a variance in findings.

Figure 4-2: A schematic diagram used for representing, analysing and interpreting the push and pull factors that influence the resilience of the case studies.

Housing development regulatory & administrative framework

Push Factors

INFORMAL HOUSING DELIVERY DETERMINANT

Pull Factors

E.g. Terms & conditions of housing finance are inconsistent with economic situation dominated by informal enterprises with undocumented properties & earnings

Rules & practices governing land distribution, housing finance & contracts

Building material characteristics & quantity specifications

Building design & methods

Residential zoning, site & location plans

Documentation: application forms, drawings (floor plan, section, elevations, site & location plans) title deeds, bank statements, pay slips etc.

Centralised approach to planning & land administration

Manual system of spatial data management

Exclusion of the needy from land & housing delivery processes

"Excessive paper work"

Out-dated ways of working

Official corruption

E.g. Duality between state & customary tenure

Exclusion of customary land from spatial planning

Induces artificial urban land shortages

Land speculation & disproportionate prices

Bureaucracies flowing from administrative procedures

Induces high cost of public service

Brings longer delays in land delivery & housing development.

Designed with unrealistic appreciation of what is achievable in the local situation

The inappropriateness

Impact on housing affordability for the low income

Compel people to refrain from seeking formal status

INFORMAL HOUSING DEVELOPMENT & GROWTH

Spatial, psychosocial, economic & cultural attractors

Informal housing to some creates a pathway towards upward social mobility

It is an entry point, or 'gateway', that empowers dwellers to gain a foot-hold residence in formal neighbourhoods

Proximity – "Walking"-to work places & facilities

Saves time on commuting & lowers costs of living

Community networking, solidarity & interdependence lifestyles

Social networks/connections are supportive frameworks for securing accommodation livelihood & easing distresses

Provides means of coping with land purchase, rental & housing financing challenges

Provides a means for coping with socio-economic distresses

"Substandard" living conditions ease accommodation costs

Local modes of housing delivery & dwelling systems

Material characteristic & building technology

Technology E.g. interlocking blocks & grass thatch roofing

Material E.g. burnt bricks (moulded from clay or anthill soil) adobe & mud bricks

Building methods

Common artisans

Incremental building

Considerable reduction to the cost of housing

Source: Author.

The interpretation involved a discussion which explained the key issues raised in the analysis in relation to the lessons drawn for urban planning and housing enhancement in Zambia. This involved application of the theory and concepts examined in chapter two.

4.7   Shortcomings, validity and reliability

It is good research practice to critically reflect on potential study limitations (Babbie, 1990; Creswell, 1994; Denzin and Lincoln, 1998; Meriam, 2009). This section considers the generality and transferability of the findings and how the researcher overcame privileging certain knowledge.

The first shortcoming is that the empirical investigatory aspect lay emphasis on oral information as opposed to other possible approaches. Since the approach was qualitative in nature and addressed different aspects, the effectiveness of this approach, to a great extent, depended on the willingness and ability of respondents to give verbal information freely. The other encountered problem involved the use of open ended questions, in terms of coding and data analysis, which proved difficult to handle because of the variations in the open responses: unlimited freedom in responses in some cases resulted in distortions in the questioning.

Secondly, the evaluation of the effects of regulations, building standards and administrative procedures on informal housing resilience posed some challenges to the study. Appraising the level to which a particular regulation signifies a constraint to accessing approved housing for the low income earners, required a very big sample using quantitative survey methods rather than a handful of building respondents. This is imperative by reason of its ability to identify and generate data on population attributes (Creswell, 1994), such as socio-economic and demographic characteristics and composition of a case study population on variables as sex, employment status and levels of income.

This would have required adequate time for which a team of researchers would have been more suitable in as far as the data's comprehensiveness is concerned. To ensure reliability and validity, the researcher strove to apply triangulation, a

method according to Merriam (2009) used in qualitative research that consist of crosschecking multiple data sources and collection procedures to appraise the extent to which all evidence congregates.

According to McDonald and Tipton (1996), triangulation denotes the practice of using an intersecting set of different research methods in a single research project. In addition, it implies that data has to be gathered in different locations and from a variety of persons. Consequently, the concept of triangulation can be claimed as a pertinent aspect for observing in the field, to what ends the researcher went further to capturing complementary and salient information on the settlement. This included the degree of social organisation, the state of infrastructure and services delivery and community visions of the future of the settlement and so on. This provided a comprehensive picture of the condition of the case study settlements. In this regard, a key method used was direct observations (represented in **Figure 4-3**) to complement interview data.

Lindsay (1997) recommends that the use of interviews, by and large, work well with other qualitative methods such as physical/direct observation. The observations enabled the researcher to discover interrelationships of elements of the research, which could not be figured out when interviews were being conducted. For example, the home visitations and observations, assisted the researcher to have a visual capture of the case settlements' housing situation, in terms of volume of production, material characteristics, state of electricity, water supply, sanitation and environmental conditions, as well as the degree and nature of interactions among the actors, which could not be simply intuited through interviews.

Figure 4-3: Physical observation of bricklaying (left) and roofing (right) of incremental housing.

Source: Author.

In summary, the visitations to some of the participants' homes and observation method provided an understanding of physical and social processes, which might otherwise have been difficult to gather from interviews. Data from secondary sources also formed the triangulation method: It proved useful in making comparisons, analysing trends and establishing relationships which could not come out of the interviews with institutional informants.

The secondary data collection was by means of literature search for published and unpublished documents and archived information and policy reports in various institutions related to the real estate industry and those with a history of working with government, quasi-government and the City Council on urban planning, housing and informal settlement matters. The key field documents that contain pertinent information on urban planning and housing matters, which was of great use included, national development plans, city development plans, district situational analysis reports, national census of population and housing reports and integrated development plan reports

4.7.1 Potential researcher bias

Firstly, it can be argued that from the Zambian context the use of two case studies might not offer many insights into informal housing delivery experiences. For example, Flyvbjerg (2004) notes that the case study approach is criticised for deficiency in scientific rigour. The criticism is founded on the observation that a

study of a small number of cases does not offer grounds for establishing scientific reliability or generalisation of findings. The methodological disapproval is premised on assumption that intense exposure to a study of the case biases the findings towards verifications.

Nonetheless, as alluded to above, the two settlements reflected demonstrative attributes in informal land and housing delivery. In addition, at the time of the study, both settlements were experiencing spontaneous population growth through rapid migrant aggregation, reflecting wider housing development activities (JICA Study Team, 2009; CSO, 2011). These characteristics are deemed sufficient similar to be generalized. Moreover, efforts were made to smaller rural towns of Kasempa, Kabompo and Zambezi, for generalisation to small towns which are also increasingly facing informal settlement growth challenges.

Secondly, the engagement of institutional informants, such as planners, academics and civil society officials, presented prospects of bias. This was in the sense that as experts in their respective fields, were considered as 'authorities' on the subject. This presented the temptation of being taken as more knowledgeable to provide trustworthy data on the subject than the local participants who were directly affected by the policies and laws hence better placed to inform the research. However as mentioned above, this bias was reduced through the application of the phenomenological mode of inquiry which enabled the researcher to get closer to the local people as subjects of the study, to obtain first-hand information based on their understanding and perceptions of the subject. Consequently, the elicitation of views, on the subject, heavily involved the informal dwellers who were the chief actors in the research.

4.8 Summary

The chapter has outlined the methods used in acquisition and analysis of the relevant data, to fill the gaps in the literature. It has demonstrated how the phenomenological method of gaining insights into the push and pull factors sustaining the resilience of informal housing informed the study. In particular the chapter has shown how the qualitative methods such focus group discussions,

in-depth personal interviews and observations proved useful in this urban planning related research, in exploring and gaining understanding of two main general areas related to the subject: (a) the built environment – epitomised by infrastructure and tangible built forms and structures – things that have tangible influence on the informal housing system and (b) human interactions - unnoticeable effects on the resilience of the informal housing sector. Equally it has also highlighted the shortcomings of the methodology and the measures that were applied to ensure reliability and validity of the research.

5   CHAPTER FIVE: DESCRIPTION OF STUDY AREA

5.1   Introduction

The case studies of Chawama and Mutendere East are not urban enclaves that can be studied and provide an understanding of informal housing resilience in isolation of the City. Likewise, the people that live in the informal settlements do not exist as self-contained communities. Instead they engage in complex interactions with other population segments and the urban planning structure and agency as highlighted in chapter three. In this connection, the chapter provides background information to gain a comprehensive understanding of the setting in which the settlements exist, with regard to their evolution, growth and change over time and the contrasts between them. Detailed insights into the City's urban planning system, framework and processes and their influence on the development and resilience of the case studies as highlighted in the subsequent chapters, entails analysis of the City from the following angles:

- History - to understand the growth of the study sites, not only must we know something about the current processes, but it is very significant to understand something about the historical processes, that have set the resilience into motion.

- Legal and institutional framework of city planning and housing management – the resilience cannot be grasped fully without reference to the urban planning structure and agency in terms of governance practices and state policy, which in both the past and present create a link between planning and informal housing resilience, as highlighted in chapter two. The description on legal and institutional framework that centres on the regulatory framework and institutional setting of the City is anticipated to provide an understanding about how the existing institutional settings and legislative framework influence the delivery of housing and resilience. In this respect, some of the described key institutional setting aspects include urban governance. As highlighted in chapters one and two, in this context the implicit description of

city governance does not only refer to the City Council, but all the institutions involved in city management in general and housing and municipal services in particular, such as non-governmental, governmental and financial institutions.

- Commercial and financial setting – are important in determining people's livelihoods and consequently shaping dwelling contexts, as expressed in chapter one. Therefore, the study settlements' economic and financial analysis (as presented in chapter 8 and discussed in chapter 9) on their own, may not provide exhaustive understanding about the institutional agency and its impact on the housing sector; there must be weighing up with the wider economic and financial structural relationships and macro-forces that shape the urban housing sector in the City in general.

- Social-cultural – to provide an understanding of how residents in the study settlements establish themselves in a city that is experiencing one of the most extensive informal housing delivery processes. Chapter three demonstrates that cultural factors condition the manner people respond to situations and opportunities when making decisions about housing. In this connection, the description of the social-cultural morphology of the City is expected to enhance the understanding of the dwelling consolidation pattern of the study settlements.

- Spatial aspects – the spatial description encompasses different aspects related to the urban development, which have an enormous impact on housing in a City, as highlighted in chapter one. A significant focus is land use; the housing and land use description is done in relation to trends and policies that impact on the growth of the City, such as urbanisation and housing policies and legislative frameworks that influence the use of space in Lusaka City and informal housing developments and growth.

5.2 Lusaka City Area

Lusaka City is the prime administrative centre and major transportation, manufacturing and financial hub of Zambia, which in addition to being the national capital, is also the main administrative centre for Lusaka Province and Lusaka District respectively. The City (as well as a district) covers 423 square kilometres

(See **Figure 5-2**) (JICA Study Team, 2009) originally from a strip of land about 5 kilometres in length and 1.5 kilometres in width when it was established in 1913 (Republic of Zambia, 1972) making it one of the smallest, but most densely inhabited towns (4,841.6 persons per square kilometre (Zambia Central Statistical Office (CSO) 2011), in the country's ten provinces.

Figure 5-1: Location of Zambia in Africa.
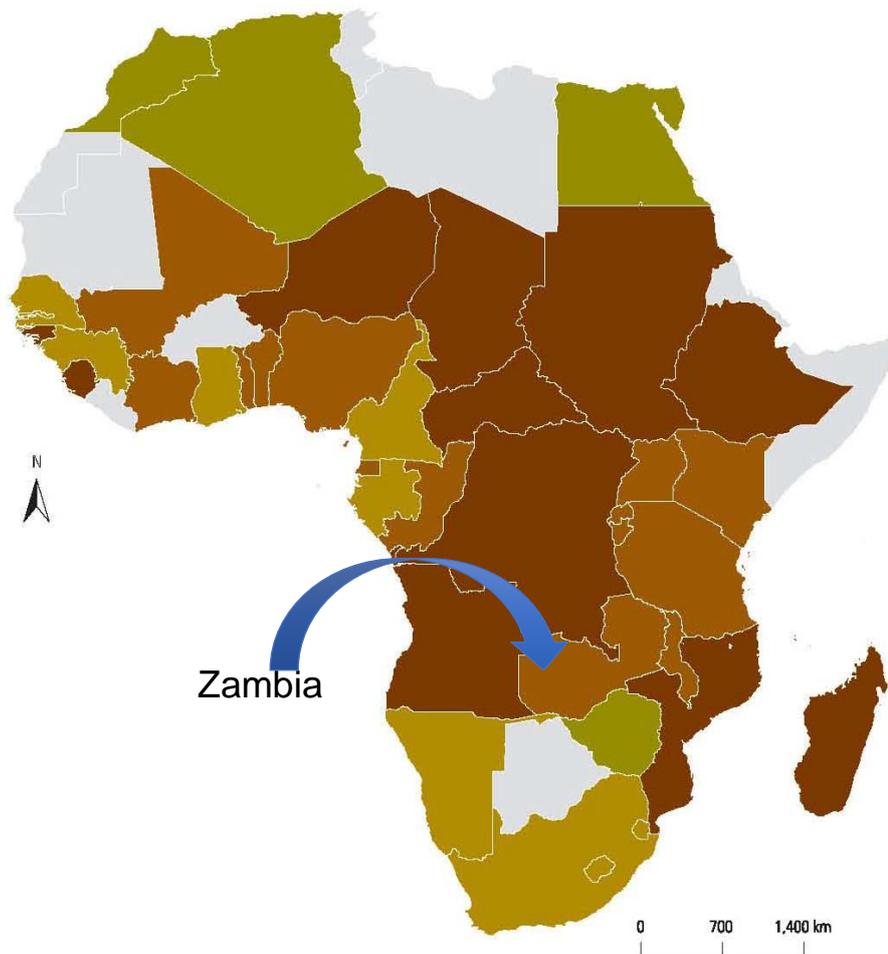
Source: Adapted from Shima (2010).

Figure 5-2: National location of Lusaka City.
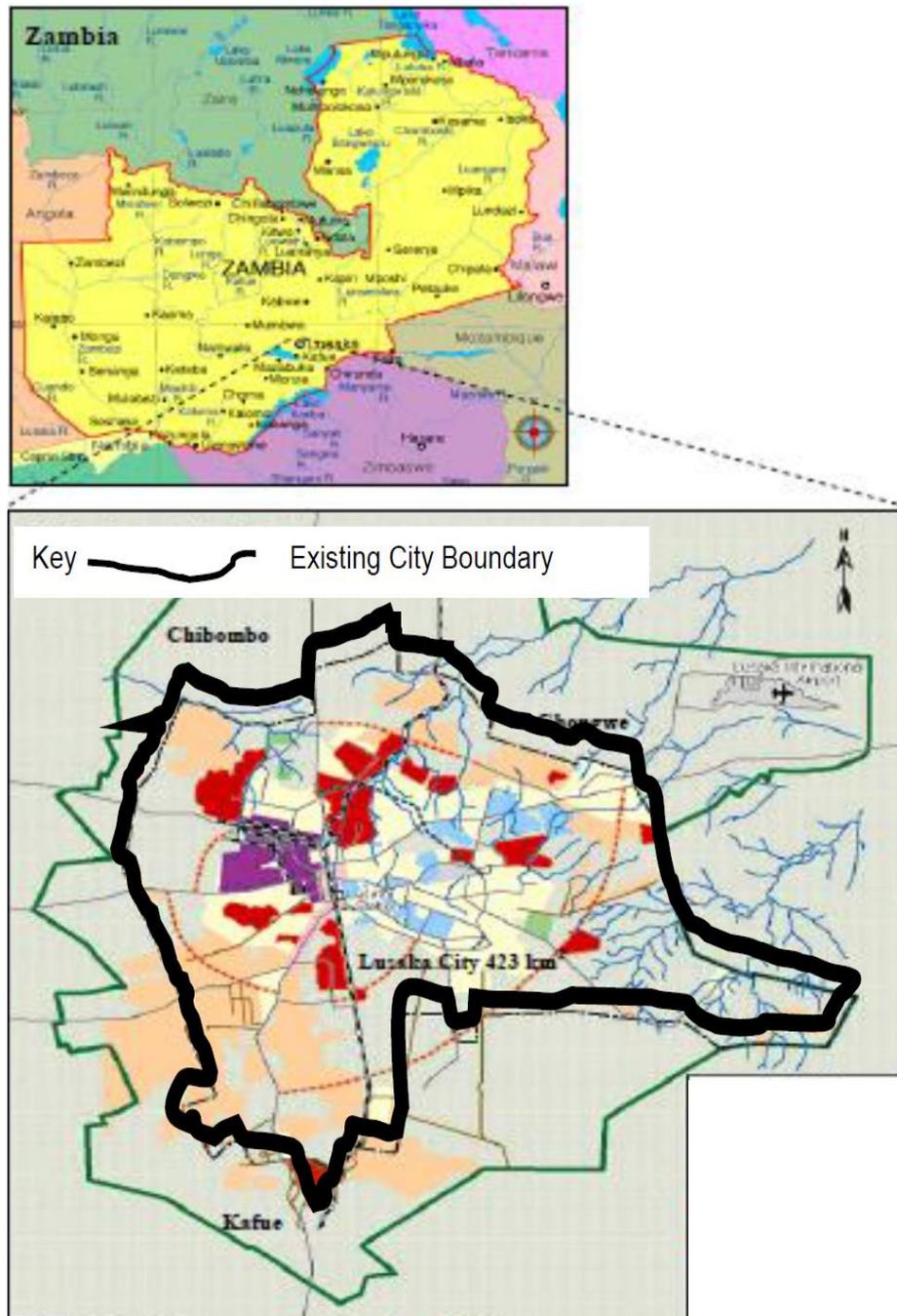
Adapted from JICA Study Team (2009).

5.3 Population

Lusaka City together with the Copperbelt towns (See **table 5-1**) are the most urbanised areas in Zambia. According to the 2010 National Census, the city has a total population of 1,742,979 people, which represents 13.34% of the total

Zambian population. The table and the map do not reflect population figures for Muchinga province because it was separated from Northern and Eastern Provinces in 2011 after the 2011 national census.

Table 5-1: Population densities by Province.

Province	Area (km^2)	Population	Density
Central	94 394	1 267 803	13.4
Copperbelt	31 328	1 972 047	62.5
Luapula	50 567	958 976	19
Eastern	69 106	1 707 731	24.7
Lusaka	21 896	21 198 996	100.4
Muchinga	-	-	-
Northern	147 826	1 759 600	11.9
NorthWestern	125 826	706 462	5.6
Southern	85 283	1 606 793	18.8
Western	126 386	881 524	7
Total	752 612	13 059 932	17.8

Source: CSO.

At 4.9% of annual growth rate, the population growth rate is more than twice the national growth figure of 2.8% (See **table 5-2** below). Muchinga Province was separated from Northern and Eastern Provinces in 2011 after the 2011 national census.

Table 5-2: Population of Lusaka City from 1963 to 2010.

Year	Population	Average growth rate	% of national Population	% of total urban population
1963	123 146	-	3.5	17.2
1969	262 425	13.4	6.5	22
1974	421 000	9.9	9	25.3
1980	535 830	4.1	9.4	21.9
1990	769 353	3.7	10.4	26.5
2000	1 103 413	4	10.7	29
2010	1 742 978	4.9	13.3	34.2

Source: CSO.

Table 5-2 shows that the City's annual population growth rate was over 13% from 123,146 in 1963 to 262,425 in 1969. It also doubled between 1969 and 1980 from 262,425 to 535,830. The most recent Census of Population and Housing conducted in 2010 puts the City's population at 1,742,979, having increased from 769,353 in 1990 to 1,103,413 in 2000. This shows an increase of about 639, 566 persons between 2000 and 2010. Using the growth rate of 4.9% per year, the population is expected to double in twenty years.

Figure 5-3: Map of Lusaka City showing population densities.
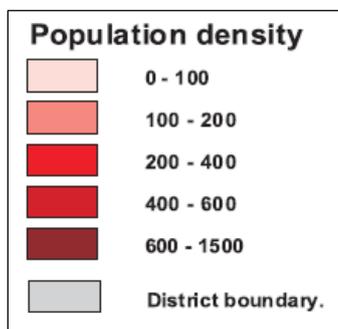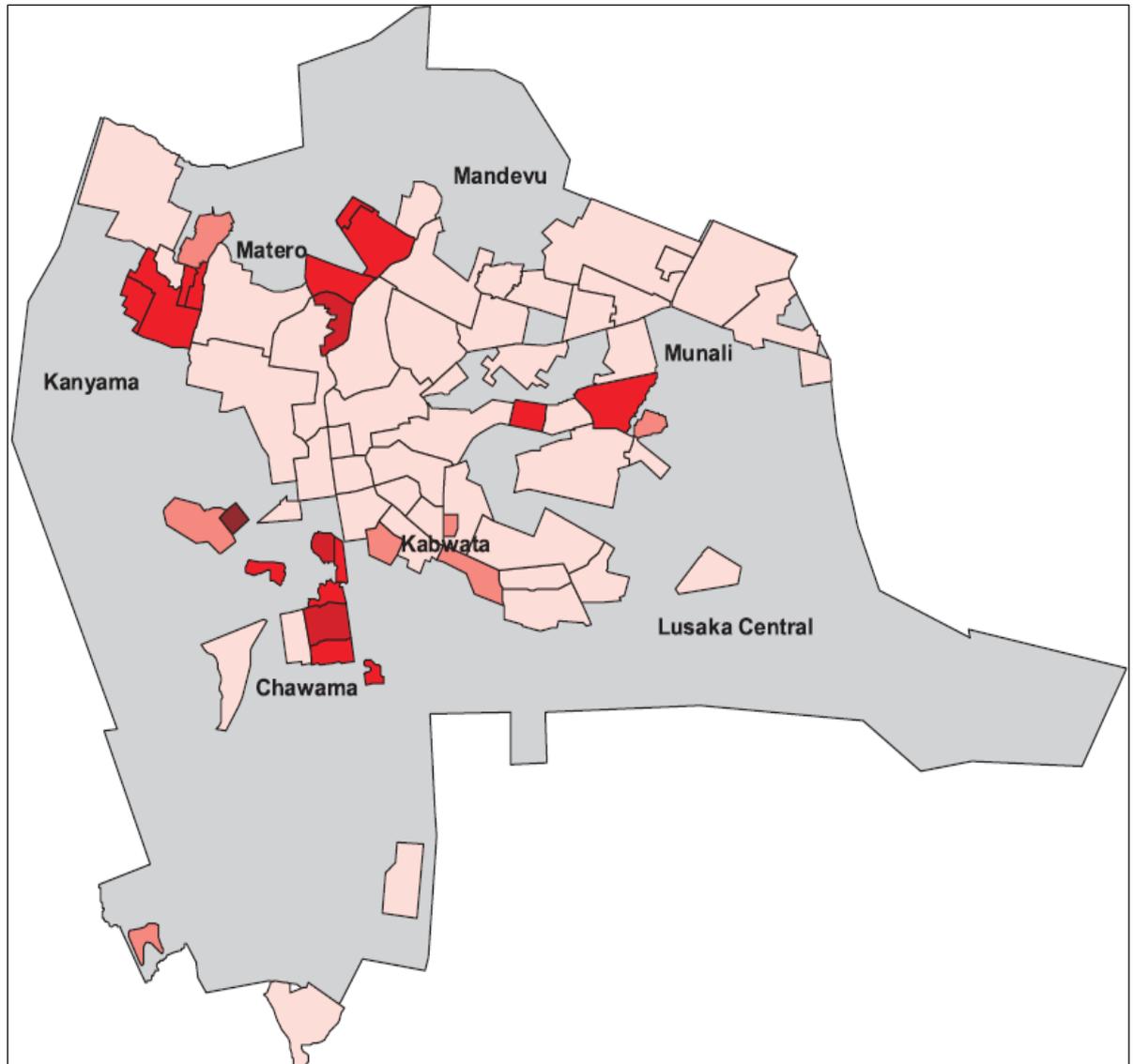
Source: Adapted from Lusaka City Council (2008).

5.4 Social-cultural setting

Zambia has a total of 73 tribes and each of these tribes is substantially represented in Lusaka with extended family lifestyles being the common practice among all ethnic groups. The family morphologies include parents, children, grandparents, cousins, nephews and other relatives who live in the same household.

The advantage of the extended family is that it provides social security to families, as they are able to help each other in times of crisis such as funerals and famine and unemployment. However, in a number of homes, the household is more characterised by nuclear families and usually such families do not have strong ties with their extended families. In addition to the 73 indigenous tribes, there is a presence of other ethnic groups mainly from Zimbabwe, Burundi, Rwanda, Democratic Republic of Congo, India, Lebanon and Europe (mainly of British origin) (Hansen, 1997).

In Zambia generally and Lusaka in particular, religion is part of normal life. This is demonstrated by an increase in religious buildings and number of applications for planning permission for church buildings. Not all groups congregate in definite church buildings, some use alternatives such as tents and classrooms, especially in informal settlements, where some Pentecostal churches pitch temporary structures. Though Christianity is dominant, Islam is also quite popular. Several of the religious organisations assume social responsibilities, which include home based care for the terminally ill and vulnerable groups, provision of basic skills training and recreation for the youth.

5.5 Urban economic situation

Mulenga (2003) describes the economy of Lusaka as a diversified one which has been aided by the city's physical expansion and population growth. The diversification includes provision of higher order services, like financial and technical services, construction and manufacturing activities. Most of the manufacturing enterprises like food processing, mainly milling and meat processing and production of important commodities like cleansing agent and other domestic chemical products are concentrated mainly in Lusaka. Textile and

leather goods are some of the activities that drive the manufacturing sector (Republic of Zambia, 2010).

According to Mulenga (2003) and CSO (2011), the performance of the construction sector in the city reflects the overall economy, in the sense that it performs vibrantly in times when the economy is vibrant and drops in years of economic recession and decline. Based on this assumption, the urban economy performed well in the late 1990s, manifesting as major road rehabilitations, housing estate and conference facility construction (Republic of Zambia, 2002).

Agriculture, one of the primary and major activities since independence has been on the decline due to the swallowing up of the land by the built up environment (Lusaka City Council, 2008). In contrast, the city's commercial and financial sectors are vibrantly growing and account for much of the financial and commercial activities in the country (Mulenga, 2003; CSO, 2011).

In terms of contribution to GDP, in 2007 Lusaka City accounted for about 4,000 or 50% of all establishments (roughly 7,900) in the country, making it the main centre of all economic activities (CSO, 2011). Besides, the capital city status gives Lusaka an edge over other cities in terms of administrative service delivery to the entire country, which makes the administrative sector to account for most of the formal employment and is the largest employer of the City's labour force (V3 Consulting Engineers, 2000; Mulenga, 2003, Lusaka City Council, 2008).

5.5.1 Employment, income and housing

An employment report on Zambia compiled by Gardner (2007) shows that the country has a polarised household income structure characterised by high unemployment levels with 24% earning no income at all, a state of affairs which has a bearing on housing production and acquisition levels in urban Zambia. The report shows a substantial number of those in formal employment being engaged in the public sector, where salaries are generally too low to qualify for a bond or mortgage large enough to purchase a small house with a formal title. According to the report, only 18% of Zambians earned above US$118 11 per month.

With respect to the context of Lusaka, the most recent labour force survey (LFS) conducted by CSO between 2005 and 2006 showed that from an estimated labour force of 470,000 the informal sector accounted for 192,000 (42%) with the formal sector at 190,000 (41%) and the unemployed at 88,000 (19%). Interpretively, even if Lusaka's economy is a more diversified one relative to the national economy, however, like the national economy, it only offers formal employment to a small proportion of its labour force.

The dominance of the city's economic structure by the informal sector at 65% (CSO, 2010) is largely characterised by "unregistered and unregulated small-scale, non-agricultural economic activities, ranging from petty trading to metal fabrication and wood processing" (Mulenga, 2003:5). A research on street vending in Lusaka City by Ndhlovu (2011) shows that from the 1990's to 2011, the informal enterprise sector has been very active and visible in the city centre and peri-urban areas.

The surveys and related literature (Such as Simutayi, 2006) attribute the increases in deprivations to structural adjustment policies elaborated in chapter three which have transformed Lusaka City from a comparatively affluent capital by African standards into "a third world city with many of the attendant problems, including housing shortages, unemployment, crime and disease..." (Hansen, 1997:2). **Figure 5-4** which shows vending on and by a rail line provides a practical representation of Lusaka as a city of informality.

Figure 5-4: Vending activities on and by a rail line.

Source: Author.

On the other hand, the World Bank (2007a) attributes the growth in informality to inability of the urban economy to generate substantial capital accumulation and accompanying reinvestments that can sustain employment and housing opportunities for the growing population. According to the World Bank, the resultant gap caused by the inability of the urban economy to generate formal capital accumulation has necessitated the blossoming of informal activities to satisfy, especially the employment and housing requirements of the urban population.

Whichever side of the debate is right, the existing situation in Lusaka City cannot be better articulated than by Hansen, who says that:

> There is no escaping the difficulties that these conditions created for the people who lived in the city throughout the economic decline that set in during the early 1970s. The process has its own agony, which is experienced differently according to one's gender, age and class. But above all, such experiences are shaping urbanism as an African way of life as Zambia enters the next century (1997:2).

5.5.2 Housing finance markets

The housing finance sector of Lusaka comprises microfinance institutions (MFI), development banks, commercial banks, pensions and provident funds, insurance companies and the state owned Zambia National building society whose history and functions are described in chapter one. The housing finance and mortgage access situation is well elaborated in chapter 3 (subsection 3.4.3). However, the point to note is that from a housing finance standpoint, few people have sufficient disposable incomes to qualify for formal housing credits.

5.6 Structure and processes for urban planning

The corporate objective of the City Council is "to develop and facilitate the implementation of a spatial framework for a functional aesthetically pleasant and healthy environment, in order to meet economic, social and environmental needs. To also accommodate significantly the greater demand for employment, housing, efficient traffic management and service delivery in the city" (Lusaka City Council 2008:4). Realisation of this objective is executed through the following legal and institutional framework.

The legal and institutional framework governing city planning as highlighted in chapter four is presided by the central government through the Ministry of Local Government and Housing, which contextually superintendents the governance of housing directly or indirectly through the local authorities. Lusaka City Council as a corporate body is governed by elected representatives (councillors) and managed by appointed officials (directors) who provide both technical and administrative services for spatial planning and land administration functions. These functions, which involve the preparation of land use plans and development control, which include recommendation for approving and disapproving applications for building permits, are executed through the City Planning Department by planners on behalf of the councillors.

5.6.1 Community governance system and structures

Lusaka City governance set-up comprises 7 constituencies and 33 wards. Each constituency is represented in the national assembly (law-making body) by a

member of parliament who is also an *ex-officio* of the City Council. Similarly, all wards have councillors who represent the respective wards on the council for a five-year term. At the ward level, the communities (comprising both informal and formal settlements) are organised into ward development committees (See **Figure 5-5).**

Figure 5-5: Community governance framework.
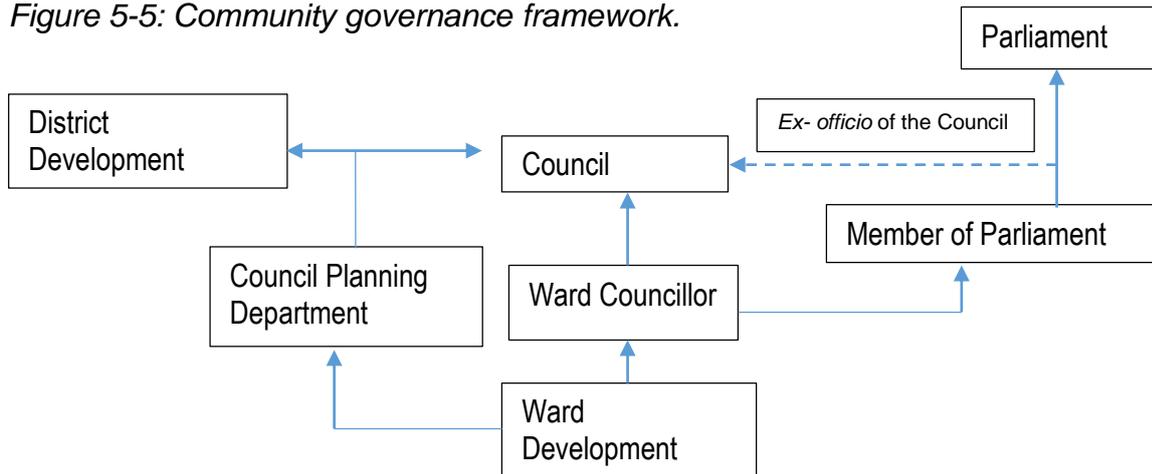
Source: Author.

5.7   Spatial planning legislative framework

The principal law that governs spatial planning in the City of Lusaka is the Town and Country Planning Act. It dates back to 1962 and is principally founded on the British Town and Country Planning Act of 1947. At the time of the study, the Act was undergoing parliamentary review and repeal to make it adequately responsive to current development planning challenges in the country. Until that is down in its current setting, the Act makes provision for:

1.   Appointment of planning authorities,
2.   The establishment of a Town and Country Planning Tribunal,
3.   Preparation, approval and revocation of development plans,
4.   Control of development and subdivision of land (the legislation achieves this goal by controlling the rights of land owners to use and develop land; the production of development plans and the supervision of land use and development by the city council as a planning authority),

5.   Assessment and payment of compensation in respect of planning decisions,

6.   Preparation, approval and revocation or modification of regional plans.

5.8   Land delivery institutional framework and processes

The description of the land delivery institutional and legal framework refers to the system used in making land available in the City. The laws and regulations on alienation of Land (that is, Town and Country Planning Act and the Lands Act 1995) indicates that the Ministry of Lands is responsible for allocation and administration, delegated to it by the President of the Republic, who holds all land in perpetuity for and on behalf of the people of Zambia (section 3 (1) of the Lands Act of 1995).

As stated in chapter three, in Zambia there is a dual land system: customary and state land as the basis of land administration, so with reference to customary land, even though all the land is vested in the Republican President, the conversion of customary land involves the consent of the local chiefs.

The process for land conversion starts with the assessment of land for development, preparations of structure and regional plans and delineation of plots for various uses such as housing by the Minister of Local Government and Housing. The functions are executed through planning authorities (which includes Lusaka City Council) under the supervision of the Minister.

Once a chosen area has been appropriately planned, the City Council forwards the approved layout plans to the Commissioner of Lands for scrutiny as to the availability of land. When satisfied with the layout, the Commissioner of Lands requests the Surveyor-General or a private surveyor to survey the plots. Subsequently, a copy of the layout plan depicting the order of numbering is conveyed to the City Council as represented in **appendix 1.**

Prior to issuance of the plots, the City Council generally makes adverts in the press, inviting prospective homebuilders. On receipt of the applications, the Council proceeds with the selection of the most suitable applicants and subsequent recommendation to the Commissioner of Lands. The assessment of

suitability is based on bank statements, with satisfactory accounts or pay slips that should reflect acceptable incomes. Based on the recommendation, the Commissioner of Lands decides to offer or reject. Homebuilders can commence development unless and until receipt of letter of offer, paid lease fees, development charges and obtained planning permission from the Council.

The City Council also implements the Housing (Statutory and Improvement Areas) legislation highlighted in chapter one, which empowers the Minister of Local Government and Housing to declare any area of land within the jurisdiction of local authorities to be a statutory housing (site and service and council housing schemes) area or an improvement area (squatter upgrading).

The other method of land delivery is through the private sector, which obtains land property rights on customary lands from chiefs, or state land from government and prepares layout plans (subject to approval by the City Council as a planning authority). Like the City Council, the private sector also invites prospective developers for land applications and offers the most capable applicants (Gardiner, 2007; Kangwa, 2007; Kangwa, 2009; Lusaka City Council, 2008).

A third form of land delivery is through National Housing Authority, a state company. It was established through an Act of parliament in 1971 for assessment and acquisition of reserve land and preparations of structure plans and local plans, for the purposes of low income housing. The other responsibilities include provision of advisory and consultancy services to government on town planning, land surveying, architecture, engineering and quantity surveying, related to low cost housing development. Besides, the institution is mandated to make regulations and prescriptions for any building or improvements in regularised settlements, under the provisions of the Housing (Statutory and Improvement Areas) Act with the consent of the Minister of Local Government (UN-Habitat, 2012).

5.9 Housing and land use

The State of the Environment Outlook Report for Lusaka City (Lusaka City Council, 2008) shows the total area covered by informal settlements to be 30% (108 square kilometres) of the city's built up area, while the formal residential area covers 11% (39.6 square kilometres) as illustrated in **Figure 5-6**.

Figure 5-6: Land use map of Lusaka City.

Key

	Administration
	Airport
	Cemetery
	Central Business District
	Cultivation & Plantation
	Industrial
	Informal Settlement
	Institutional
	Proposed Housing Project
	Residential
	Small Holdings
	Sport & Recreation
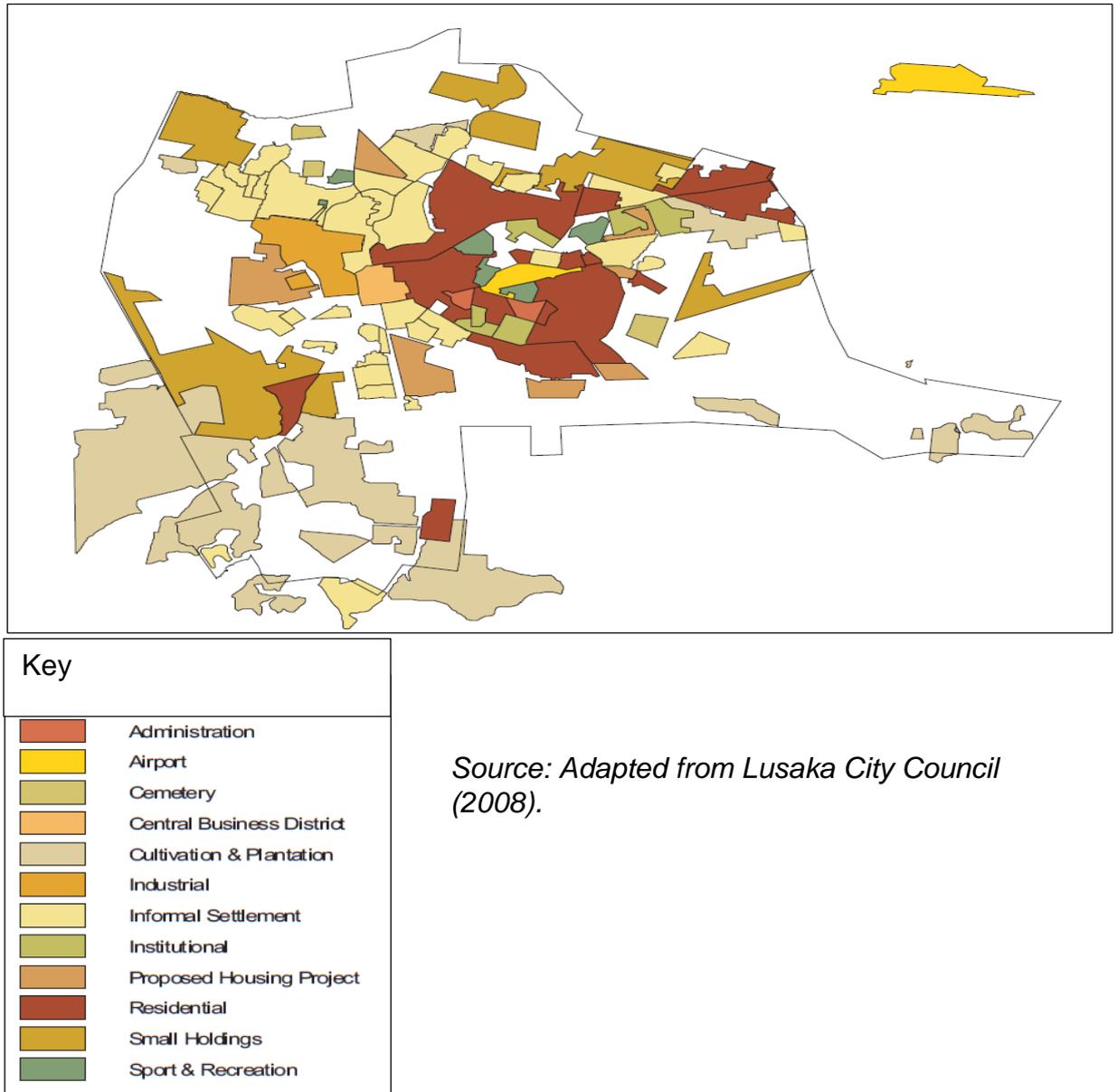
Source: Adapted from Lusaka City Council (2008).

5.9.1 Land use and housing in historical perspective

Urbanisation in Zambia in general and Lusaka in particular is traced to 1891, when the British South African Company gained mineral prospecting rights in Northern Rhodesia, as Zambia was called (Republic of Zambia, 1972; Knauder, 1982; Thøgersen and Andersen, 1983; Rakodi, 1986; Nag, 1990; Mwimba, 2002; Hansen, 2004; Myers, 2006; Garenne and Gakusi, 2006; Simposya, 2010). The discovery of lead and zinc deposits in 1902 in Kabwe (See **Figure 5-7**) simulated construction of the railway line from Katanga in the Democratic Republic of Congo *en route* to South Africa (Refer to **Figure 5-8**) (Mulenga, 2003; Carey, 2009).

Figure 5-7: Location of Kabwe Town.

Source: Adapted from Encyclopaedia Britannica, Inc. (2009).

Figure 5-8: Bulawayo-Katanga Railline construction at Kabwe site in 1902.

Source: https://en.wikipedia.org/wiki/Zambia_Railways

The subsequent discovery of copper in the Copperbelt region in 1927 transformed the area into a centre of gravity with several socio-economic significances such as:

1.   Expropriation of indigenous people's farmlands around the mines and along the railway,
2.   Attraction of international capital from Europe and America,
3.   Creation of job opportunities for indigenous people,
4.   Generation of a gap between rural and urban economic prospects for the Africans, that is, many Africans from all over the country migrated to the Copperbelt in search of employment opportunities.

The account by Simposya (2010) unveils another dimension to the urbanisation phenomenon: involuntary migration. Drops in mining revenues, and the need for sustained labour supply for various organisations that required labour, compelled the colonial government to impose various taxes (on all African males that had attained puberty age) payable in cash.

Prominent among such levies was hut tax and so "migration to urban centres and getting employed was one sure way of earning the much needed cash for paying government tax" (Simposya, 2010:3), which inevitably and overwhelmingly set in motion the rural-urban migration trend. However, in subsequent years, the colonial government enacted restrictive laws on movement for the indigenous people in particular, from the rural to urban areas.

For the case of Lusaka historically, the City started in 1905 as a result of a siding for the railway line from South Africa to the Copperbelt region and Katanga. This development attracted a number of white settler farmers of Afrikaner descent (Republic of Zambia, 1972; Knauder, 1982; Hansen, 1997). The BSAC which was granted authority by the British monarch to govern the territory, in turn granted the governing white population around Lusaka the right to manage their local affairs (Mulenga, 2003). From this an elected Village Management Board was established in 1913 to manage the evolving town (Republic of Zambia, 1972; Carey, 2009). Soon the settlement began to function as a major market for surrounding farms and a small town developed (Myers, 2006).

The initial size of the City under the Village Management Board was a narrow strip of land (5 kilometres long and 1.5 kilometres wide) along the belt of the rail line (**Refer to Figure 5-8**) (Mulenga, 2003). Serious town growth began in 1931 when the capital was shifted from Livingstone to Lusaka, which was comparatively more centrally located (Republic of Zambia, 1972; Myers, 2006) (See **Figure 5-9**, which shows the spatial expansion from 1928 to 1968). The city boundary at the time of the study was 423 square kilometres (JICA Study Team, 2009).

Figure 5-9: Urbanising Lusaka between 1928 and 1968.
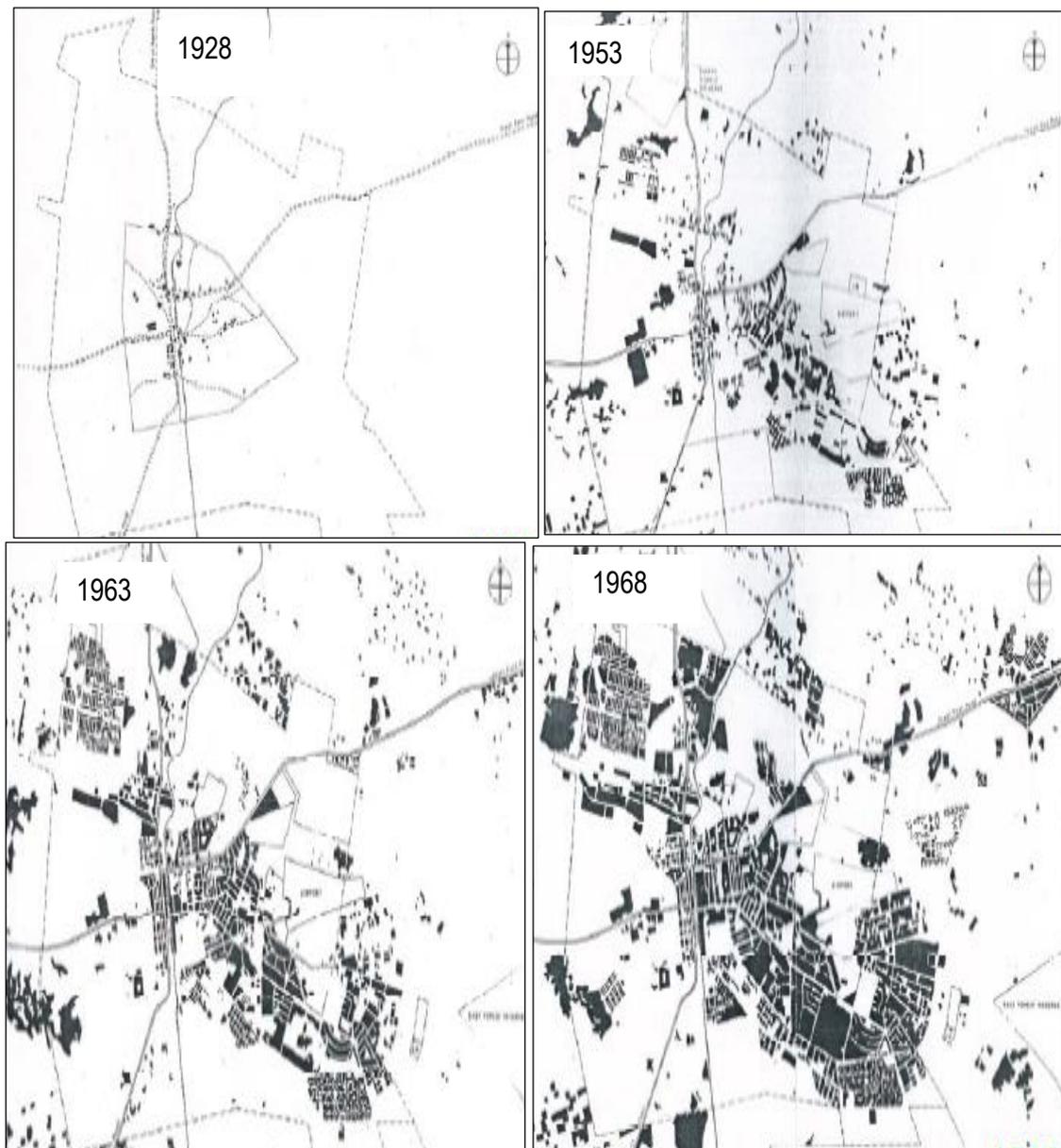
Source: Adapted from Shima (2010).

5.9.2 Urbanisation, land use and city development plans

Planning for the city started in the colonial era when Lusaka was declared capital of Northern Rhodesia in 1931. S.D. Adshead, a professor of town planning in the University of London (Lusaka City Council, 2008), was contracted in the same year to draw up a development plan for the City (**See Figure 5-10**). According to the State of the Environment Report for the City of Lusaka, the City was planned

for Europeans population of 500,000, though at that time, Lusaka had only 470 Europeans (Lusaka City Council, 2008).

Other literature on the subject (for example, Republic of Zambia, 1972; Rakodi, 1996; Hansen, 1997; Mulenga, 2003; Myers, 2006) informs that the City was planned to develop as an administrative centre, grounded on the extremely spacious garden city concepts of Ebenezer Howard with strict controls of Africans from the rural areas to the City (shown in **Figure 5-10**). Hansen (1997:1) elaborates "the legacy of Lusaka's planning as the capital of colonial Northern Rhodesia in the 1930s is clearly apparent in the grid pattern of the city's post-colonial geography. Wide avenues lined with trees and high cost residential areas surrounded by open spaces or small parks bear out the claim of the capital's garden-city design."

Figure 5-10: Initial layout plan of Lusaka designed on Ebenezer Howard's 'Garden City principles'.
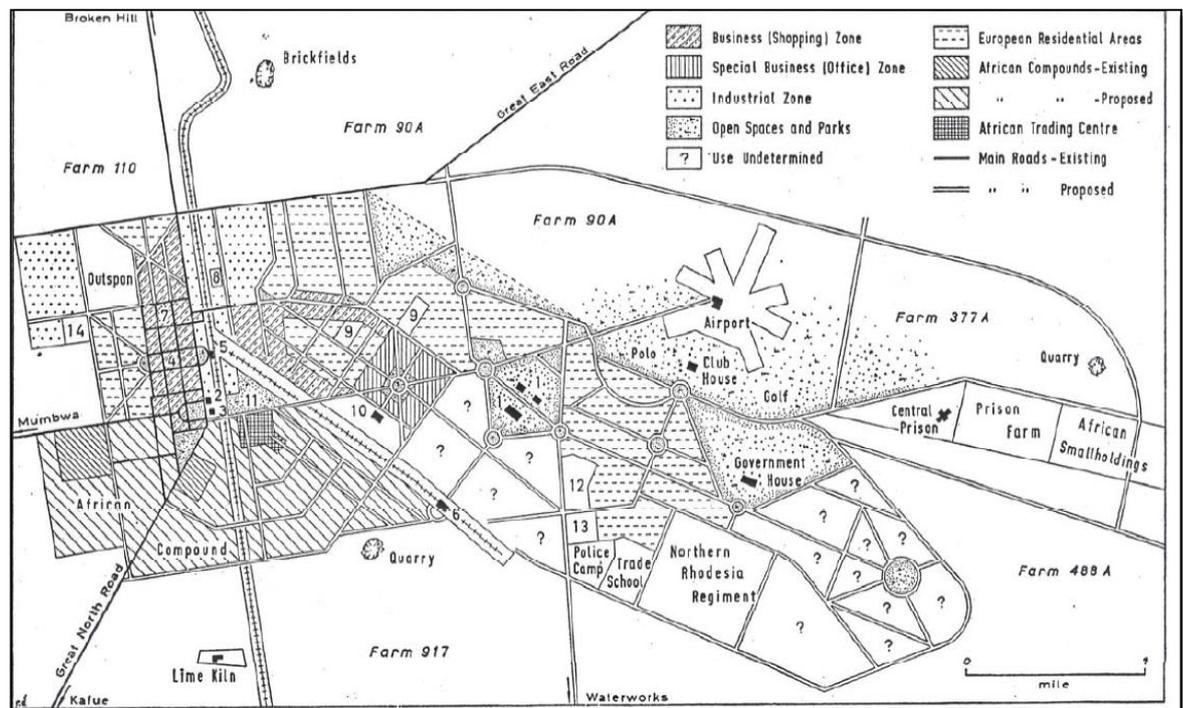
Source: Shima (2010).

a) Housing policy and dwelling patterns

The plan which has been guiding the overall structure of urban development was drawn up within what the Low Cost Residential Development in Lusaka Report (Republic of Zambia, 1972:18) states are: "the constraints of migration control policies…" largely preoccupied with physical controls and containment, as highlighted above. It is an urban development approach, which Rakodi (1986) and Myers (2006) note inscribed a thick mark on housing more than any other aspects of town planning in the country– a foundation of the post-independence socio-spatial polarisation of communities, marked by distinctly wealthy and impoverished zones. Equally, Mwimba (2002:5) observes that "the spatial structure of towns in Zambia has been shaped by colonial ideologies, which were based on the founding of the town planning profession, that of ensuring orderly development of towns using tools such as zoning, development control and preparation of development plans." It is so, argued because in the colonial period the built environment had different labels: The European residential parts were called *low density*, the city townships which accommodated mainly migrant workers were known as *medium density* and the squatter settlements were referred to as *high density* housing areas.

In contemporary Lusaka, the residential descriptions are simply high density, medium density and low density, which Hansen (1997:51) notes "while this shift in terminology erased the former racial labels, it still contained a considerable degree of segregation, albeit now in socio-economic terms." The 'apamwambas' (a Nyanja terminology which means the affluent) reside in 'mayadi' (the 'yards'), formerly the white residential areas or post-independence residences of that standard and the poor or low income earners reside in the 'compounds', a semblance of the racially segregated housing institutions tied to employment in the colonial era. Another useful description of urban residential land use in Zambia in general and Lusaka in particular is that provided by UN-Habitat:

> Urban areas in Zambia reflect the Southern African colonial system of strongly segregated areas in which (then) Europeans were entitled to large dwellings on very generous plots, full services and healthy, convenient locations and Africans had to

make do with small dwellings on smaller plots, poor levels of services and distant, and sometimes unhealthy, locations. These physical realities have a permanence which is difficult to alter. They were continued in Independent times except that, instead of skin colour being the qualifying criterion, income or formal employment status divided the people into those who have plenty and those who have little in the cities. Despite an attempt to integrate neighbourhoods in the 1970s, it is still customary to continue these divisions through the classification and development of areas as low-density, medium-density and high-density, meaning, in effect, high-income, medium-income and low-income; casting in the concrete and metal of urban development, the divisions within society. Resources are not allocated between these on criteria of need, but solely on income and place in society. Even though the poor may have many children, they are likely to have few bedrooms and little space for play or homework (2012:10).

b)   Post-colonial responses to housing challenges and informal settlements

The colonial town plan, which has continued in use in the post-independence period, has been deemed to have failed to deliver services and opportunities to citizens commensurate with the rate of growth and demand (Hifab, 2009; JICA, 2009; Lusaka City Council, 2009). Perhaps a useful explanation for this is the one provided by Mulenga (2003), which attributes the failure to the initial plan's conception of the City in the narrow sense of administrative centre overlooking a large population of Africans, to form part of the City and inclusion of other activities, other than government administration, domestic and menial services.

The policy of the colonial government was to develop industries without creating urban areas that had adequate housing and other social amenities. This policy objective was intended to contain urbanisation, resulting from the influx of Africans, and subsequently control access to resources in favour of the colonial settlers (Republic of Zambia, 1972; Mwimba, 2002).

The attainment of independence in 1964 brought with it the lifting of restrictions on rural-urban migration. This opened the 'flood gates' of population inflows to Copperbelt and Lusaka city, which increased pressure on low income housing (Hansen, 1997; Myers, 2006). The inability of the government and the City Council to provide low income housing compelled many to defy town

development regulations, consequently, informal settlements burgeoned as people in search of living space began more openly to defy land owners.

For example, by 1968, 15% of Lusaka's population lived in the squatter area and by 1974, the figure had risen to 42% (CSO, 1980) and by 2012, the proportion increased to 70%. The responses have varied and include regulatory (evictions, relocations and demolitions provided for in the Town and Country Planning Act) public housing programmes, site and services schemes, squatter upgrading and city re-development plans referred to in chapter one.

5.9.3 Post-independence spatial planning approaches

The master plan system on which the city's spatial development has been grounded was first issued in 1956 and amended in 1965, appeared underprovided to constructively tackle urban housing development processes that have been proving too chaotic and dynamic to be encompassed within the bounds of the garden city development framework (Republic of Zambia, 1972; Lusaka City Council, 2009; Mulenga, 2003). With regards to the described spatial development challenges, several attempts of spatial development nature have been made in the post-independence era to review and amend the City's spatial development plan.

Some notable ones include: (i) Lusaka Integrated Development Plan, started in 1997, (ii) the Comprehensive Urban Development Plan for the City of Lusaka, formulated in 2009.The main constituents of the Lusaka Integrated Development Plan were extension of the City boundary to incorporate additional land for residential development among others (V3 Consulting Engineers, 2000). However according to the JICA Study Team, the plan could not be implemented on account of the following challenges:

> The plan which was intended to solve issues such as securing public land for solid waste disposal and cemetery, addressing increase in demands, and control urbanization in the adjacent area where urban sprawl is conspicuous, has been subjected to adverse reactions from adjacent districts. The plan did not have concrete physical development scheme per sector and only shows budgetary program. Districts where customary areas are predominant around the City were reluctant to be involved in the

Lusaka Planning Area, due to political issues. There were no strong measures to control development against urban expansion in the Greater Lusaka area (2009:15-16).

The disappointment with the IDP implementation failure once again led the policy makers in the Ministry of Local Government and Housing to revert to the master planning framework when formulating the current "Comprehensive Urban Development Plan for the City of Lusaka" completed in 2009 with JICA technical support.

"The master plan attempts to balance economic, ecological and community development processes. In the area of housing, the plan recognises the problem of informal settlements and so lays some emphasis on 'in situ' squatter upgrading" (JICA Study Team, 2009:11). In this respect, its main approach to residential development is creation of linkages between population growth and land use demand, housing needs, roads, water supply, sewer and sanitation improvement.

5.10 Contrasts between the case studies

Chawama is located approximately 6 kilometres south of Lusaka City centre and is about 12 square kilometres in size (See **Figures 5-11 and 5-12**). Mutendere East is located on the eastern outskirts of Lusaka about 12 kilometres from the city centre. It covers an area of approximately 5 square kilometres (See **Figures 5-12, 5-13 and 5-14**). The subsequent part of the chapter describes the main features which distinguishes the two case studies. The description is presented thematically mainly in table format.

Figure 5-11: Dimensions and locations of Chawama and Mutendere East.
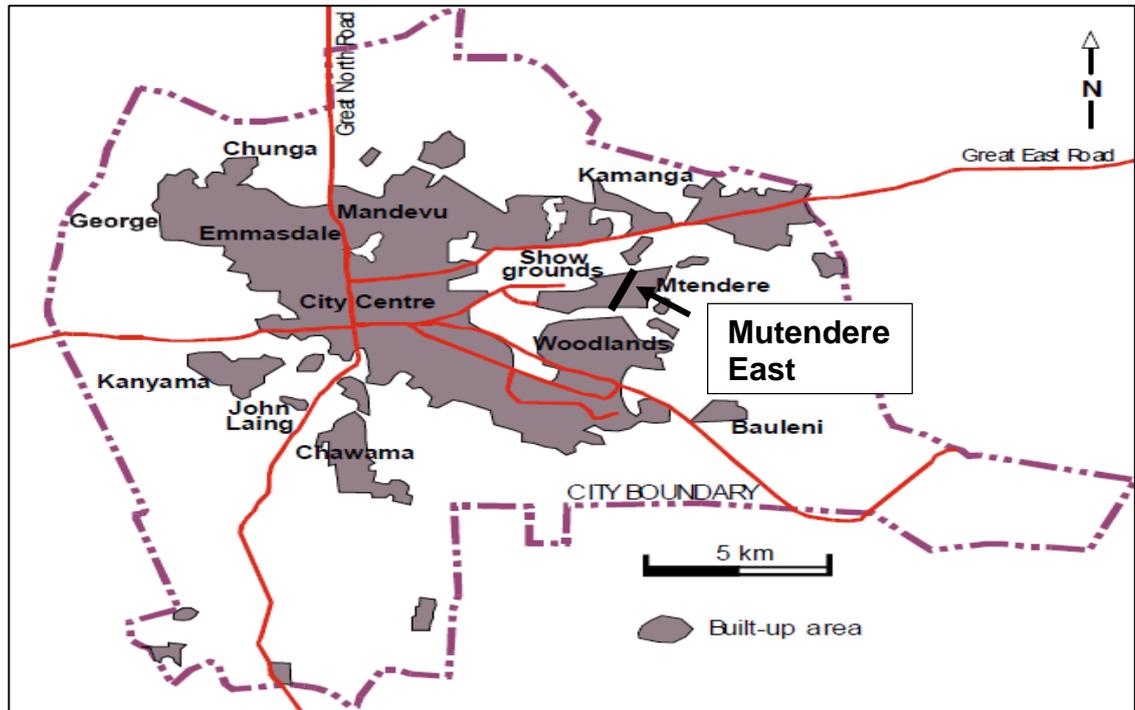
Source: Adapted from United Nations Environmental Programme (2001).

Figure 5-12: Aerial view of Chawama settlement.
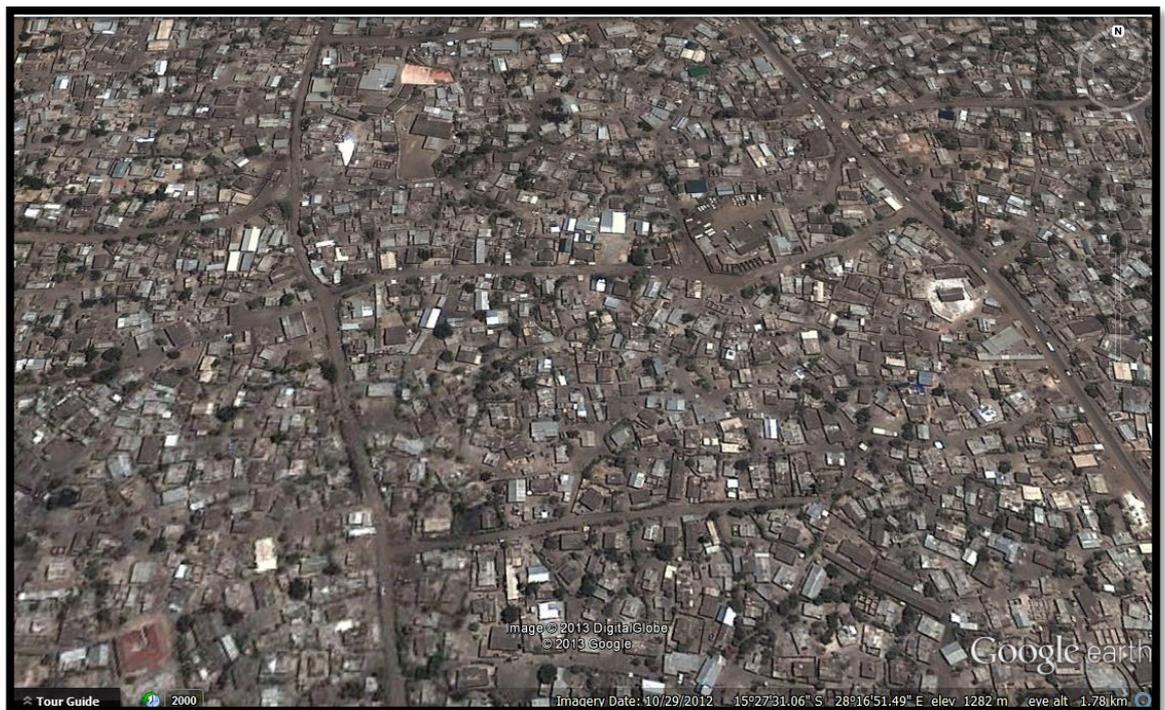
Source: Adapted from Google Earth (2013).

Figure 5-13: Aerial view of Mutendere East
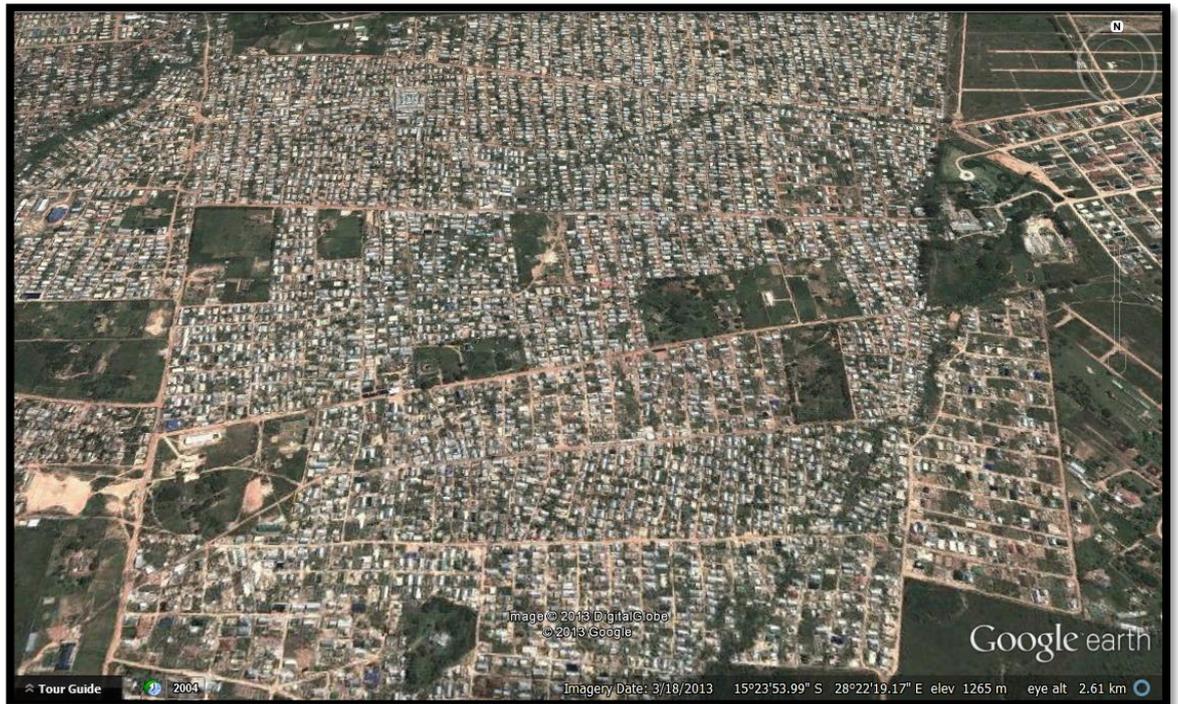
Source: Adapted from google Earth (2013).

Table 5-3: Background and history of the case studies.

Chawama	Mutendere East
Chawama evolved on land zone for agriculture. Republic of Zambia (1972), Jules-Rosette (1980) and Mulenga (2003) show Chawama to have started as a farm for a Mr Roberts in the colonial period. Formerly, employers such as construction companies and farmers established areas which came to be known as "grass compounds" where African employees could rent plots for erection of temporal structures. "Later there was less control of such developments and this is how Roberts Compound served as the nucleus of what is now a very large regularised informal neighbourhood called Chawama Township" (Republic of Zambia, 1972:26). Following attainment of independence, Roberts left the country which resulted in less control of the land conversions to informal residences. The literature further inform that erratic water problem characterised the settlement's development which the City Council endeavoured to alleviate using water bowser trucks. This strategy delighted the residents and venerated it as 'Chawama' a Nyanja word meaning wonderful. This is how the name changed from Roberts Compound to Chawama. The settlement has since grown and continues to grow into one of Lusaka's most densely populated informal townships since independence.	Mutendere is also a Nyanja word which means "peace". According to Republic of Zambia (1972) and Hansen (1997). Mutendere East finds its origins in Mutendere. The diving lines between the two is basically the aspect of legal status: Mutendere is an improvement area, where as Mutendere East is unauthorised settlement. The other separating feature is a stream which bisects the two settlements as depicted in **Figure 5-14.** So to understand how Mutendere East developed, it is of essence to firstly examine the origins of regularised Mutendere or simply Mutendere. Mutendere was originally called Chainama Hills Site and Service Resettlement Scheme, which opened in 1967, planned to resettle squatters from the City's various settlements. The plan included land uses for commercial, clinic and primary school developments (Republic of Zambia, 1968). Hansen further gives an account of the origins of Mutendere as: A basic resettlement area on unoccupied land. The township was conceived with a view of housing people who could afford little in the way of construction and rental costs and therefore would have to be content with very minimal services such as all-weather roads, communal water supply (one tap per twenty-five plots) and pit latrines. The city council demarcated some three thousand on which residents were expected to build houses according to predesigned plans (1997: 61). All beneficiaries were given timeframe to build, failure to do so resulted in repossession of the plots. According to Republic of Zambia (1972) most of the residents came from nearby Kalingalinga squatter settlement attracted by the prospects of good socio-economic infrastructure. By January 1968, none of the planned facilities had been implemented which discouraged the residents from proceeding with construction until the social services were provided. As a result, the resettlement was discontinued in June 1968 (Republic of Zambia, 1968). According to Hansen (1997), the project has been argued by several commentators as one of the carefully considered resettlement schemes for "people of few economic means that had been planned to avoid the problems associated with shelter provision in already built-up areas" (p. 63). She finds the gap in knowledge on its discontinuation in such a manner as mind puzzling. However, the author attempts to provide some explanations and cites political factors in addition to economic problems.

She observes that prior to Zambia becoming a single party state in 1972, the political scene was dominated by two major political parties; the ruling United National Independence Party (UNIP) and opposition African National Congress (ANC). Kalingalinga squatter settlement from which most of the residents left to settle on the new scheme was a major strong hold for the opposition ANC party. Most of the people that moved to Chainama Hills Resettlement Scheme were UNIP supporters, "where they began establishing a party organisation. There were rumours of plot allocations that did not follow city council procedures but were made as individual favours" (p. 64). The term Chainama is connected with mental hospital: Chainama Hills Mental Hospital, which the residents did not adore and so renamed the new settlement Mutendere meaning "peace" which organically developed like a village. Hansen describes the lapsing of Mutendere into an informal settlement as follows:

> Disliking the connotation of Chainama the nearby state mental hospital, the UNIP members renamed their settlement Mtendere, which means "peace" in Nyanja the lingua franca of Lusaka this name condenses their story of leaving Kalingalinga which they considered to be full of political strife and dangerous because of its wide spread poverty, and moving to Mutendere, where they found a space for peaceful party-line association. In legal and administrative terms, Mutendere was an unauthorised township in those years. In effect, Mutendere's initial settlement was completed by efficiently organised, planned squatting.

> The "illegality" of the settlement was an important source of the leadership power that evolved. The leader barely literate man from the Eastern Province, was one of the early UNIP sympathisers who had left Kalingalinga; he allocated plots in much the same way that rural headmen distributed land. Without permission, he transformed spaces designed for community services and commercial facilities into housing plots. He turned a blind eye to illegal practices such as beer brewing and distilling, and he allowed extension of buildings and subletting to take place (1997:64).

As the population was aggregating, overtime Mutendere East evolved through land invasion, informal processes of subdivision and land commercialisation.

Figure 5-14: Map showing the stream that separates Mutendere from Mutendere East.

Source: adapted from http://www.rzhrg.org/pictures.html
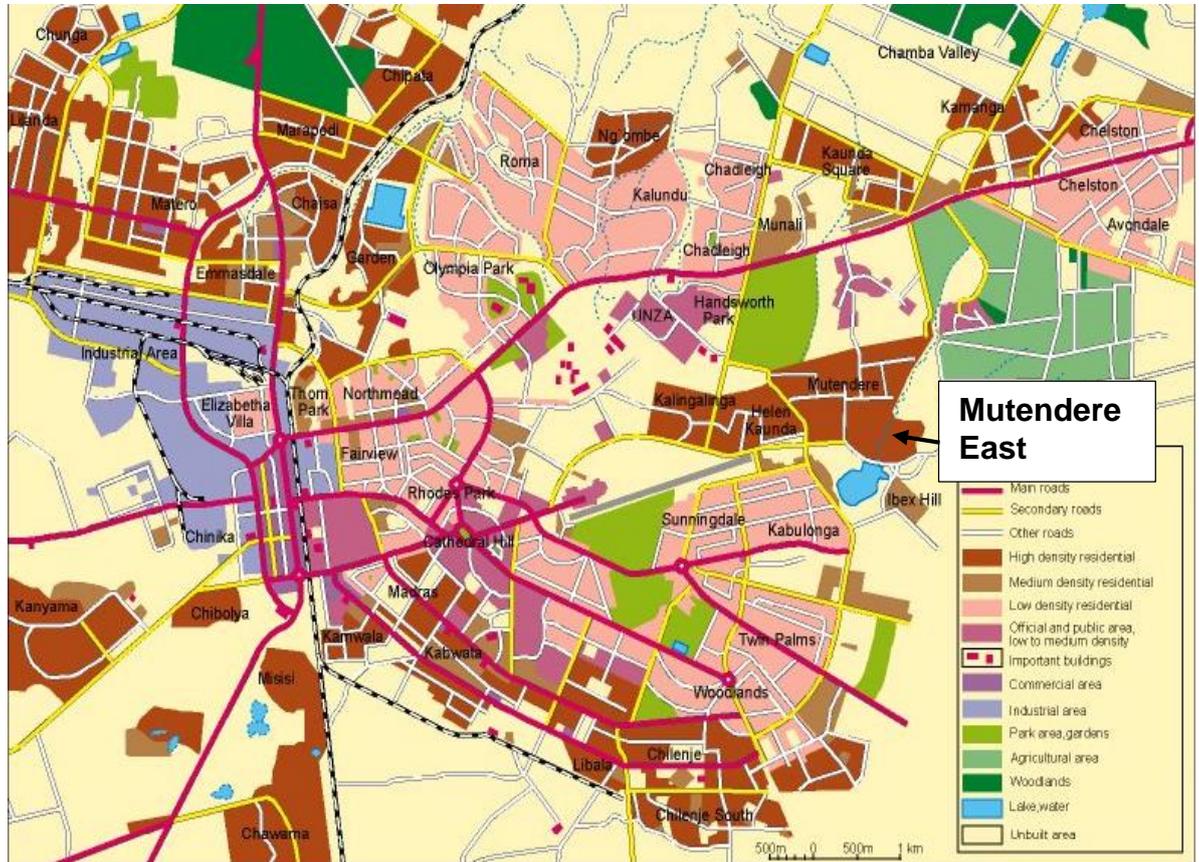
Table 5-4: Housing and tenure positions of the case studies.

Chawama	Mutendere East
Chawama is a regularised settlement which benefits from the enactment of the Housing (Statutory and Improvement Area) legislation of 1974. This means in terms of housing development and land tenure, it meets four main regularisation criteria which are: • 60% or more of the settlement is publicly owned. • It should have been in existence since 1974. • Development for which the land is zoned for on the development plan has not been eminent. • 50% or more of the dwelling structures are built of permanent material (Republic of Zambia, 1974). Besides, the Act requires formulation of an improvement area plan by the City Council, therefore, Chawama has a development plan with the following features: • Existing and proposed roads to be constructed • Existing and proposed areas for common users Another point to note is, unlike the statutory areas plan (applicable to site and service and council housing schemes) which should show clearly demarcated plots, the improvement area plan has to show no plot borders but the location of building identified by serial numbers. The local leadership in particular party functionaries take advantage of this provision to allocate plots in the settlement without prosecution repercussions. The civic recognition provides homebuilders with security of tenure provided through a 30-year occupancy licenses issued by the City Council as elaborately explained in chapter 1 (subsection 1.3.1) and illuminated in chapter 6. The authorised status of the settlement obligates both local and central governments to provide municipal services such as waste management and water supply and socio-economic facilities like clinics and hospitals,	As mentioned in chapter 1, Mutendere East at the time of the study existed as unauthorised settlement. Thus whereas Chawama residents are protected by the provisions of the Housing (Statutory and Improvements Areas) Act, Mutendere East is regarded by the City Council and central government authorities, as a residential neighbourhood inhabited by people without tenure rights to the land, therefore subject to demolition and eviction actions. Regarding service provisions, the unauthorised status does not obligate both central government and the City Council to deliver facilities and services obtaining in improvement areas like Chawama. The dwellers depend on Old Mutendere and other localities for basic services such as education, police and health-care.

schools and road infrastructure. For example, at the time of the study, the settlement's road infrastructure was undergoing significant improvements using concrete paving blocks. Some other striking milestones initiated through squatter upgrading processes include an elevated concrete water reservoir, three basic schools, skills training centre, telecommunication infrastructure, a hospital with all operational theatres including caesarean section, a police station and a microfinancing bank which provided home improvement microfinances among others to residents (Refer **to Figures 5-15 to 5-20**).

Figure 5-15: Concrete paved road.

Source: Author.

Figure 5-16: Mobile Telecommunication tower.

Source: Author.

Figure 5-17: Water reservoir.

Source: Author.

Figure 5-18: Police Station.

Source: Author.

Figure 5-19: Skills training centre.

Source: Author.

Figure 5-20: Public hospital.

Source: Author.

Table 5-5: Administrative structures and management systems of the case studies.

Chawama	Mutendere East
The settlement is a constituency represented by a Member of Parliament. It is further subdivided into four sub district structures namely, Chawama, Lilayi, Nkoloma and John Howard. The Wards are administrated on the ideology of ward development committee as illustrated in **Figure 5-5.**	The settlement is governed on similar administrative lines like Chawama except it is not a constituency but part of Munali constituency and the ward boundaries overlap with 'regularised' Mutendere. The existence of the settlement amid evictions, demolitions and relocations actions, is owed to some factors such as 'politics'. A number of residents that influence local government decisions live or have vested interests in Mutendere East where they 'control the votes.' The high population density that characterise the settlement has a great influence on the political equilibrium in the City. Thus demolition or eviction actions are 'electorally risky' to a political party that schemes or instigates such manoeuvres especially during election times. Consequently, demolition and eviction enforcement actions by the City planning authorities are executed at favourable times and in selected parts of the settlement. Notwithstanding such actions, the affected residents 'pick up the pieces' and rebuild (Refer to chapter 6 for details).

5.11 Summary

This chapter has highlighted the major characteristics of Lusaka City as the study area. In particular, it has examined the urban planning system, framework and processes, economy, housing finance and development. Prominent among the highlights is that the City has and continues to be the main destination for migrants, amidst substantial increases in social inequalities and an expanding informal sector occasioned by a folding urban economy. In this connection, the chapter has provided an understanding about the evolution, planning and growth of Lusaka from a 'garden city' to a metropolitan and the obtaining living conditions. In this regard, the chapter has shown town planning and design of land use principles, which dates back to the colonial era influence the planning approach towards settlement formation. Nearly all the reviewed post-independence development policies and plans are conceived in terms of top-down physical layout and design: a modernist planning model.

The descriptions have been further narrowed to contrasts between the case studies regarding evolution, administrative and statutory set-ups. Specifically, the chapter has described how Chawama evolved from a farmland to one of Zambia's rapidly increasing informal townships with active property and rental housing markets. Equally the chapter has provided a description about how Mutendere settlement, initially planned with well-defined plots and established on the principles of site and services scheme for resettling squatters from other settlements, lapsed into a very big informal settlement. In so doing, the chapter has informed how this scenario gave 'birth' to Mutendere East, as one of the most densely populated unauthorised settlements in the country, also with active property and rental markets.

6   CHAPTER SIX: FINDINGS ON THE RESILIENCE OF CASE STUDIES: INFORMAL DWELLER PERSPECTIVE

6.1   Introduction

This chapter is a report on the surveys undertaken on the push and pull factors, which sustain the resilience of the case studies as investigated from the local actors. The presentation is structured in seven main sections arranged in the following order: Land delivery framework, housing finance framework, building standards and regulatory framework, information and communication framework, contractual framework and psychosocial-cultural, economic and spatial pulling characteristics.

(a) The land delivery framework section, presents the findings on land distribution system, which answer the knowledge gaps on land administration. That is to say, how land is accessed, exchanged or traded, and how the different interest groups relate to each other in the land delivery process, in both regularised and unauthorised informal settlement setting.

(b) The housing finance framework section, presents the findings, which answer the 'unknowns' on housing finance framework in terms of needs, challenges and adopted financing strategies, methods and mechanisms and lending system in the production of housing that is, the nature of "mortgage financing institutions" and how they function in facilitating the production of housing.

(c) The building standards and regulatory framework section, presents the findings, which answer the gaps in literature on building standards and regulatory framework, in terms of construction procedures, the adopted housing designs and standards, forms of building material and their sources in the formal sector and the informal settlements and differences between the study settlements. The section also presents the findings on the differences in definitions of a housing structure and procedures for

establishing a house between the formal and informal settlements and between the study settlements.

(d) The information and communication framework section, presents the findings, which answer the 'unknowns' on land and housing sale, rental and labour information search and transmission system. Search and information transmission in the context of the findings relate to the methods of finding the right seller or buyer of land or housing, the right renter or landlord, the right artisan or client. That is, the section demonstrates the ways and means used to convey information on labour, land and house property sale and rental opportunities to suppliers and buyers (clients) and how such information communication system influences the resilience of the study settlements.

(e) The contractual frameworks section presents the findings which answers the 'unknown' on contractual frameworks related to labour and rental terms and conditions of bargains and contracts, housing finance lending system, land and housing property sale agreements. The findings also demonstrate the devised methods for validating the transactions and agreements pursued in the case study settlements.

(f) The Psychosocial-cultural, economic and spatial aspects as influences of informal housing resilience section, presents the findings on the 'unknowns' related to economic, psychosocial-cultural and spatial circumstances that exert a dominant and persistent influence on homebuilding and renting in the study settlements. Explicitly, the section presents the findings explored on psychosocial-cultural, economic and spatial pulling characteristics as influences of informal housing resilience.

(g) The summary section, sums up the chapter.

6.2 Land delivery framework

The personal interviews with homebuilders and focus group discussions with ward development committee executive members in both settlements indicated the formal land delivery administrative framework to be very bureaucratic and inefficient. The transaction costs involved from the initial application to acquisition of title and planning permission were highlighted to be lengthy for most

developers, especially the low income developers, to cope. Acquisition of leases was described to involve additional expenditures such as survey and lease charges, travel costs. The amount spent on such activities was noted to be sufficient enough for erection of a one or two bedroomed small house.

Double allocation, which involved issuance of a plot to more than one applicant was a commonly cited problem which engendered conflicts among applicants. The lengthy procedures, coupled with high demand for plots, which the City Council was unable to satisfy, was highlighted to render the plot distribution arrangement vulnerable to corrupt practices. Quick service was stated to be enjoyed mostly by applicants with the means to bribe officials to expedite the application and approval process.

With regard to the private sector, the homebuilders noted that the delivery system is very swift and pragmatic, except that the fees were fixed at levels beyond their paying abilities. Some cited private land sellers include Meanwood Properties Development Corporation, where at the time of the study a 40m x 50m un-serviced plot cost K155,000 (US$25,833) and serviced ones by Roma Park limited cost K500,000 (US$83,333). These rates were noted to be beyond the annual incomes of 70% of the City's households.

6.2.1 Who the land providers are

The people who give land are land owners, through informal land subdivision and local ruling party functionaries, popularly called 'party cadres', through the processes of annexation from farmers, absentee land owners, or individuals with expired land titles. The 'party cadres' delivery system is the more predominant of the two. In the case of Mutendere East, according to the ward councillor not all allocated land by party cadre system is acquired using 'party muscle', but obtained through negotiations with land owners or chiefs.

According to both Chawama ward development committee chairperson and Mutendere ward councillor, the practice of land distribution by party functionary dates back to the independence period from 1964 to 1991, though with variations in distribution approach over time. The study was informed that during the United National Independence Party (UNIP) government (from 1964 to 1991), land

tenure policy was based on socialist ideals, which influenced the practice of land distribution by local political cadres.

The allocation involved identification of the disadvantaged community members by the party leadership at section and ward levels, which was semi-official and free of charge. The Movement for Multiparty Democracy (MMD) party, which formed government in 1991, discarded the socialist policies and instituted comprehensive market reforms of which market-based land policy became an integral part of the reorganisations.

The land commercialisation policy correspondingly changed the party cadres' perception of land allocation as a free service, to a tradable commodity with monetary value and so the allocation is no longer free. For this reason, an observable development in both settlements is that this perception has resulted in indiscriminate annexation of reserve lands for community services like schools and clinics.

6.2.2 How the 'party cadre' land provision system simplifies transactions

The land providers reported that the demarcation and allocation process, particular in Mutendere East, does not involve complicated physical planning, surveying and registration procedures. The demarcation is done in much the same way that local chiefs distribute land, in which plot dimensions are irregularly defined. In the case of Chawama, the allocators imitate formal systems of land zoning and plot definitions with roads and streets, using tapes.

Similarly, according to the homebuilders, acquisition through party functionaries is a swift, cheap and rational means of accessing land. For an elaboration, in a focus group interview session, a participant reported an instance when the City Council was only able to supply 200 plots against 3,000 applications. But by contrast, in Mutendere East, for such application magnitudes, the land was easily found and supplied without difficulty. The ward councillor also informed that:

> All that it takes is a homebuilder to simply approach the chairperson or party cadre, to negotiate with and there and then the land is offered. It is easier this way because our experiences are that following the right procedures takes up to ten years to

receive a response, which is too long a period to wait if one has the money and in urgent need of shelter. Unless the well-to-do with money who can generally bribe officers in the council to expedite the application and approval process. But in Chawama, the chairperson or party cadres sometimes strive to look for vacant land where the owner has probably died or from a fellow resident and offer you to build.

6.3 Building standards and regulatory framework

The presentations of the findings on this aspect is drawn from both interview and physical observations. It is complemented with tables that compare the formal sector and study settlement, in terms of criteria for defining and determining housing (technical specifications to which housing developments conform such as architectural standards, building materials, house morphology and room scales etc.), steps and procedures for erecting and modifying a house.

6.3.1 Criteria for defining and determining housing

An observable similarity in housing construction in both formal and the case study settlements is a predominance of single household or free stands and various multi-user housing arrangements. But the interviews with bricklayers and homebuilders inform about variation in construction design, building material, room scales and dwelling typology between the two sectors as shown in **table 6-1.**

Table 6-1: Comparison of criteria for defining and measuring housing between the formal sector and the study settlements.

Formal sector criteria for defining and determining housing	Remarks	Informal settlement criteria for defining and determining housing	Remarks
Floor area of low cost range between 50 and 60 square metres on a plot 12 metres x 27 metres.	Floor coverage of the building does not go beyond 25% of the plot area for provision of services like septic tanks and soakaways from any building on the site (3.00 metres or 5.00 metres) and 1.5 metres from any plot boundary.	Common criteria for measuring sizes of habitable rooms, passages or corridors are not subjected to the minimum or maximum site coverage ratio and building lines.	Pit latrines is the main mode of excreta disposal, which do not require additional space for supportive structures like septic tanks and soakaways
Medium cost range between 80 and 100 square metres (up to 125 square metres) on a plot 18 metres x 30 metres. High cost 140 square metres plus on a plot 30 metres x 45 metres.		Both settlements have no defined building dimensions	Building dimensions are defined by developers
The size of every habitable room should have a floor area of not less than 2.2 metres.	Kitchens, bathrooms, sculleries, pantries waste closets and laundries may have smaller areas.	Both settlements have no defined dimensions for habitable rooms	Room sizes are defined by homebuilders
Passages should be at least 1.1 metres wide. Equally the height from the floor slab to celling should be at least 2.6 metres	This is meant for ease of movement of both furniture and household members.	The prevalent standard housing design is multi household block that involves subdivision of a housing block into several rooms without internally connecting doors.	The houses are designed in this manner to provide lodgings for several household tenants with sitting landlords as illustrated in **Figures 6-1 and 6-2** which display typical rental house-blocks. According to the landlords, single household tenancy is not profitable because most rent seekers prefer one to two room rent arrangements instead of a whole house.

| Homebuilders are obligated to use statutory materials such as cement, iron and asbestos sheets, ceiling boards and tiles. | The materials should comply in all aspects with British standard specifications. | Homebuilders are not obligated to construct roofing with asbestos and iron sheets or concrete slabs of cement and walls based on approved thickness.
Statutory materials for concrete slabs like cement are used with great flexibility.

It is applied in combination with earth based materials, such as clay or quarry dust for bricks.

In Mutendere East, the walling of some houses are constructed of frameworks of poles with woven sticks, locally called "pole and dagga."

Other walling materials are adobe blocks (sun dried bricks), precast from sand, mud, straw and water mixed and formed into bricks and baked in the sun. Sometimes it is mixed with chopped grass for strength, and then basked in the sun to dehydrate in the preferred shape.

For roofing, some homebuilders use salvaged oil and chemical drums, which are cut and flattened. | The views of the homebuilders are that formal building design criteria are in many respects too complex and the material specification too high to diligently fulfil.

So material quantities are not cast in stone; they are applied in accordance with affordability and the financial capacity of the homebuilder. For example, a wall thickness in the formal sector, which requires 150 pockets of cement in the informal settlements, will take in 90 pockets. Another way of illustrating it: in monetary terms a sum of US$4000 may not suffice for a house in the formal sector, but is very adequate for a comparable structure in the case study settlements.

Regarding sources of materials, developers either do the moulding of bricks themselves, contract others to do it, or buy from local brick dealers. Other suppliers are petty traders who buy cement from wholesale shops and package in small quantities called "bagged cement".

Stones, doors, window frames etc. are sourced from informal stone crushers and metal fabricators respectively, which are some of the major occupations in both settlements (refer to **Figures 6-6 & 6-7**). The prices for these items are negotiable and cheaper than those sold in commercial shops. |

Source: Field data

The interview based investigations showed that material application and design principles for house form and function (that is, morphology, room scales and usage) in the study settlements is influenced by the following four kinds of construction motives:

1. Construction for owner-occupancy
2. Construction for sale
3. Construction for owner-occupancy and tenancy
4. Construction for tenancy

Construction for owner-occupancy or owner-occupier is house production for personal shelter needs. Both structure dimension and standards are influenced by financial capacity and most important developer's 'dream house.' The latter is made possible by relaxation in rules and regulations that provide the liberty to construct or modify houses according to a developer's desires and not council regulations.

In elaboration, a respondent who once lived in a low density area of Lusaka, before moving to Chawama, described how she acquired a house in a formal residential area, which in her words "looked like an elephant structure" for her liking. She sold it and relocated to Chawama to have the freedom of building and modifying her home without restrictions. She stated the idea of refining the building to have stemmed from a reflection on the previous houses she had earlier occupied, which she considered were possible to have, even in Chawama. In her words: "I counselled myself, I have lived in Woodlands, Kabulonga and similar high cost residences. I thought I can still make my Kabulonga, here in Chawama. So I built a house with pit latrine, which I improved by adding a flush toilet, bathtub and a deluxe sitting room."

Construction for sale is a form of housing production solely for sale. Structure design criteria in terms of dimensions, number of rooms and construction materials are influenced by target clientele. In some cases, the sale involves incomplete structures, which buyers complete and make improvements on.

The construction for owner-occupancy and tenancy motive is driven partly by personal shelter and rental business. House owners lease some rooms to renters, as represented in **Figures 6-1** and **6-2.** This is the most predominant form of housing in both settlements.

Figure 6-1: Cross section of high density, multi-roomed tenancy housing block.

| Household No.1 | Household No.2 | Household No.3 | Household No.4 |
| Household No.5 | Household No.6 | Household No.7 | Landlord's Quarter |

Entrance
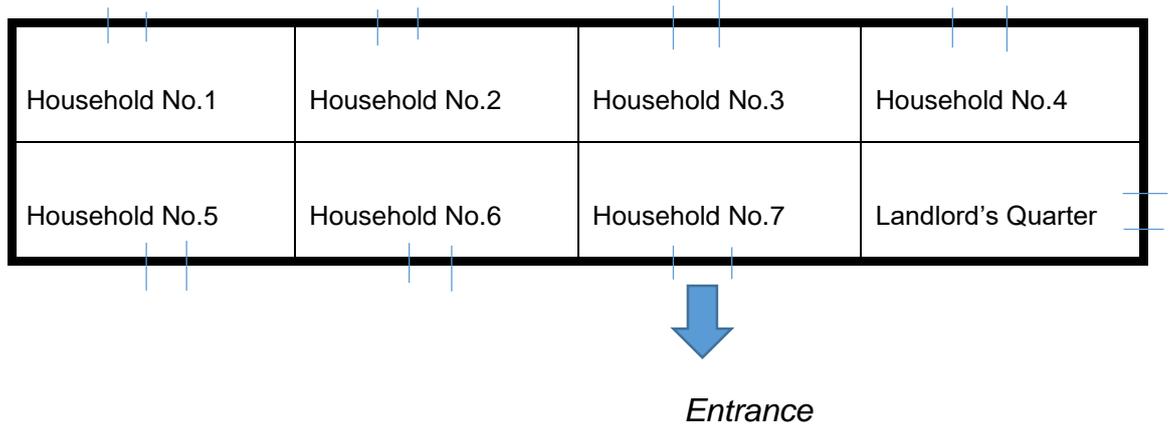
Source: Field data.

Figure 6-2: A typical high density, multi-roomed tenancy housing block.

Source: Author.

The house size, number of rooms and standards, in terms of facilities, is determined by clientele target number. Some home developers subdivide houses into several rooms to accommodate several households, while others only one household.

Construction for rental business is a profit driven building activity and exclusively for rental purposes, without a sitting landlord. Just like construction for owner-occupancy and tenancy, the house size, number of rooms and standards in terms of facilities is dictated by clientele target. Some home developers subdivide the housing structure into several rooms to accommodate several low income tenants, while others provide better facilities to attract high income tenants.

According to the landlords, both construction for owner-occupancy and tenancy and construction for rental business form of housing subdivision and room dimensions, offer choices to rent seekers, which help in filling the gap created by demand-supply mismatch in the formal areas. Besides, they make rental business a cost-effective and thriving business.

As explained in **table 6-1** comparatively, construction for rental business form of lodging, which involves leasing of low density single household dwelling, is less significant. The given explanation by the landlords is that since most accommodation seekers are low income earners, who prefer one or two rooms to whole house renting, subdivision offers choices according to affordability capacities. In comparison terms, single house letting is more in Chawama and virtually non-existent in Mutendere East, because very few households with the financial means show interest for renting a house in such an area.

The given explanation for this scenario is that single household renting is sought by tenants of high income, who prefer to rent in a low income formal neighbourhood, or a regularised informal settlement with better facilities like Chawama. From both interview and physical observation, Chawama has more houses built along the lines of commercial rental housing, with both single family houses and multi-user dwellings than Mutendere East. This housing typology is explained by the amount of space available and also provision of socio-economic facilities, which attract a population capable of contributing to homebuilding in a

regularised area such as local politicians, traders, civil servants and other private and public sector workers.

Figure 6-3: Homebuilding motives in Chawama by percentage.
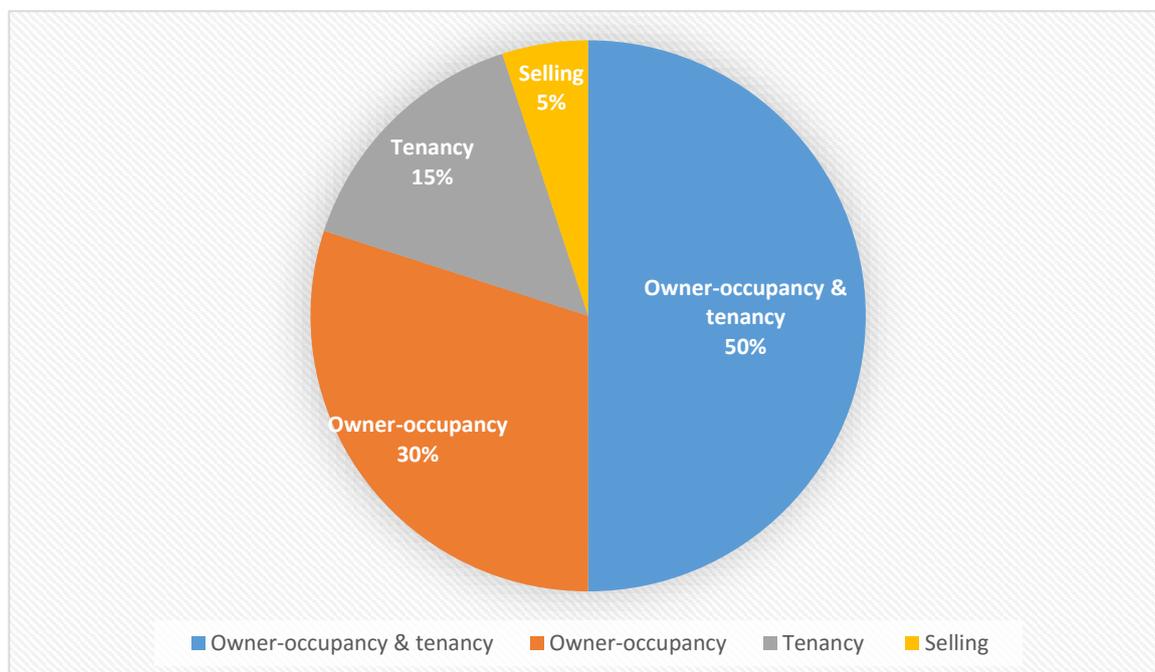
Source: Chawama Ward Development Committee.

In contrast, Mutendere East, which exists as unauthorised, being the most crowded and densely populated of the two has little space, contains mostly deprived population for the luxury of large scale, commercial rental housing construction. Thus, owner-occupier, single detached and single household-sitting landlord is the most predominant housing occupancy. Most of the landlords interviewed informed that profit motives are not the prime reasons for room subletting; about 70% of the property owners that go into room subletting business do so to supplement incomes for either house improvements or food and related expenses (related information is presented in subsection 6.7.4).

Figure 6-4: Motives for homebuilding in Mutendere East by percentage.
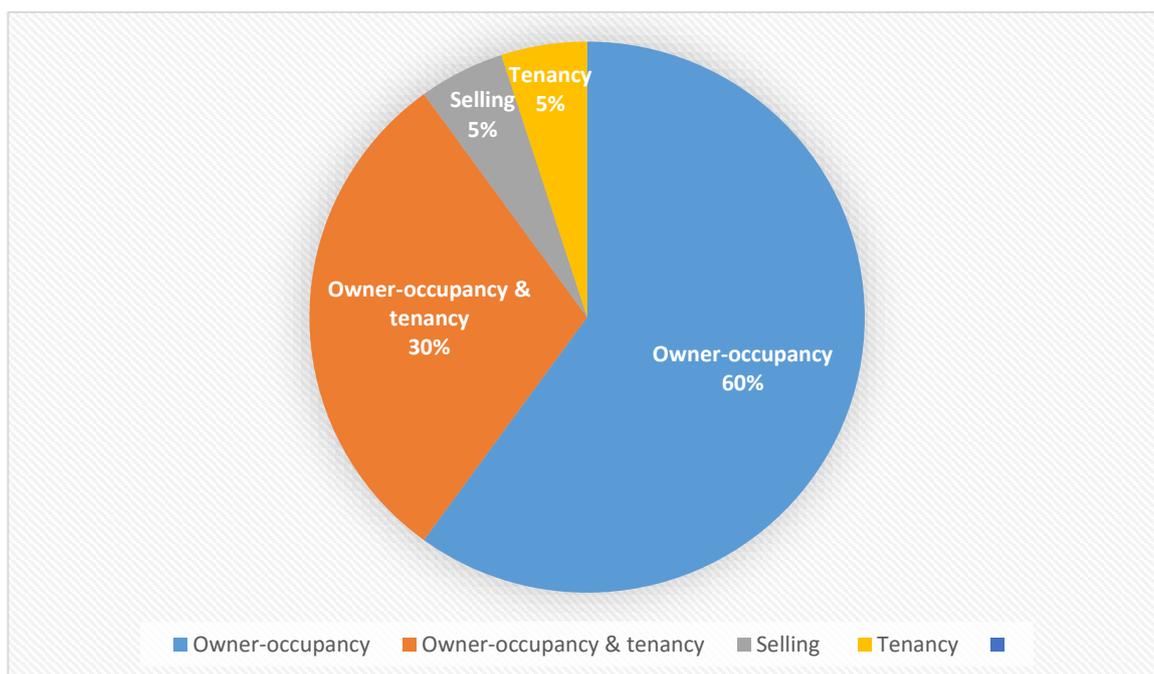
Source: Mutendere Ward Development Committee.

Another significant feature is that the information in **table 6-1** are but general characteristics of the findings on building standards in the two informal settlements, as they both have observable variations in terms of housing material characteristics. About 90% of the houses in Chawama are mostly made of permanent materials**.** In Mutendere East, most houses are of varied material: permanent and non-permanent building materials.

The tendency for permanency in Chawama was attributed by homebuilders to the authorised status of the settlement, which guarantees security of tenure that incentivise builders to raise significant financial resources through saving and borrowing (described in detail in section 6.4) for durable dwelling structures. In the case of Mutendere East, demolition phobia is a disincentive to durable housing construction. As an elaboration, the Ward Councillor informed the study that though many people in Mutendere East were considered to be poor by those in formal residential areas, several of them have the financial ability to build good houses, even better than those that obtain in regularised settlements or some low

income formal neighbourhoods, but are hampered by demolition uncertainties and so construct cheaply. To quote the respondent's words:

> In fact, they are better-off than some of you in formal employment because they generate a lot of money from the sale of merchandise in the markets. That is the more reason they rush to invade people's farms and subdivide overnight to provide shelter, this is an indication of the prowess to house themselves, which is prevented by the access conditions in the formal land market. But they cannot construct good and durable houses because of the constant fear of demolition.

His observation was that the locality's dwellers, when guaranteed with security of their investments would be incentivised to raise significant financial resources through savings and borrowings in better housing. But eviction threats disincentives the ploughing of hard work or earned money into a house, which compromises the housing quality in the settlement.

6.3.2 Procedure for erecting a house

The elicited views from homebuilders on procedures for erecting a house indicate "easy of doing business" typical of the case studies as a significant factor that attracted them. In both focus group discussions and personal interviews, the respondents described the construction environment as being free from planning permission processes that subject developers to transaction costs. **Table 6-2** shows the findings on the steps followed in housing construction and modifications in the formal sector and study settlements.

Table 6-2: A comparison of procedures of erecting a house between the formal sector and study settlements.

Formal sector procedure for erecting a house	Remarks	Study settlement procedure for erecting a house	Remarks
Construction involves production of building plans, which comprise floor plans, section elevation plans and site plans prepared by qualified architects.	Submission of the documents for planning permission go along with title deed documents as proof of ownership	The house plans are largely based on rule of thumb.	After acquiring a plot from a party cadre, prospective builders approach bricklayers with an idea for a house which they have seen within the settlement, or make verbal descriptions of the desired house, or sketch on a piece of paper, or on the ground. In instances where prospective homebuilders have limited building knowledge, a bricklayer provides both architectural and construction services (illustrated in **Figure 6-3**). The homebuilder deems this procedure convenient and cheap.
Developers are obligated to pay stage inspection fees and scrutiny fees to Lusaka City Council for approval or disapproval consideration		No building inspections are involved	
Building development commences within 6 months of approval	Failure to commence building development results in repossession of plot	No obligatory construction commencement timeframe	Though construction timeframe is not obligatory, building in Mutendere East is done hastily to avoid land grabbing
Construction should be completed within 18 months from permit granting time	Failure to complete building development results in repossession of plot	No obligatory construction completion timeframe	Completion period in Chawama ranges from 3 to 20 years (refer to section 6.4 for details)

Construction should be completed within 18 months from permit granting time	Failure to complete building development results in repossession of plot	No obligatory construction completion timeframe	Completion period in Chawama ranges from 3 to 20 years (refer to section 6.4 for details)
Developers are obligated to obtain occupancy certificate from City Council before using the structure.	The document is used as a confirmation that the construction activities were in accordance with the approved plan and the structure was subjected to the stages of inspections and that the right mixes and blocks were used (e.g. cement mixed in the ratio of one portion to five portions of sand grit or other approved material).	Homebuilders have the liberty to occupy a partially completed structure	Homebuilders construct and enter houses even without a floor or roof especially in the dry season (refer to section 6.4 for details).
The construction stages which are subjected to inspection involve each of the following: a) Trenches b) Foundation c) Damp and ant courses d) Drainage e) Completed up to wall level f) Completed and ready for occupation	The obligatory finishing stages generally involve plastering, painting titling and ceiling.	The technical approach to house erection is almost the same with the regulated sector except that the procedures are basic: they do not include all construction stages. The process consists of the following: • Digging of the trench • Box formation • Soil backfilling • Slab (concrete not reinforced with concrete wire and anti-termite plastics • Wall erection • Roofing	Final steps such as plastering, painting, tiling and ceiling are considered inconsequential and so usually left out to reduce on costs.

| Proposed variations or modifications to an approved plan must be submitted to the City Council for scrutiny | Non-compliance renders modifications illegal and subject to demolition. These include development of new structure, making changes or using unapproved building materials. | House owners have the liberty to subdivide or modify structures without permission from any authority within or outside the settlements. | Most owner-occupier homebuilders in both settlements cited relaxations in rules and regulations that provide the liberty to construct or modify houses in line with individual aspirations instead of council standards as a major reason that attracted them to the study settlements. Most landlords cited factors of non-compliance to onerous regulations as investment attractions to the study settlements. |

Source: Field data.

6.4   Housing finance framework

The aspects the research empirically investigated was housing finance mechanisms and construction processes and how the system influences the resilience of housing in the informal sector. The findings from both focus group discussions and personal interviews with homebuilders indicate a high need for housing finance, but the access is limited by low levels of affordability and eligibility for bank credit. Most homebuilders stated being employed in the informal economy that provided low wages, to qualify for formal mortgage loan.

Even amongst the formally employed respondents, the salaries were generally low to purchase formal housing. The affordability problem was indicated to be exacerbated by high interest rates.

Besides, the informal nature of enterprises which are not backed with financial records presents difficulties to financial lenders, in terms of applicant suitability assessment in meeting collateral conditions or instalment payments in instances where mortgage loan was granted. Consequently, the financier's target group is largely people with demonstrable and stable incomes.

Similarly, the study was informed that lending institutions concentrate on traditional products of accepting deposits and loaning threshold above the means of most prospective low income borrowers. For example, a commercial bank can offer minimum mortgage of K100, 000 (US$ 60, 000), but if a prospective mortgagor found a house costing less than this amount, it does not meet the requirements for a mortgage.

As a means to coping with lack of access to formal mortgage facilities and perennial problems of lack of funds to build, housing is financed through a social network-based support system. These include informal money lending schemes locally known as 'Kaloba' and a rotating savings scheme called 'Chilimba'. Another commonly used method is personal savings, which involves 'building while saving' and 'savings in building' based on 'step by step' or progressive construction pattern illustrated in **Figure 6-6.**

6.4.1 'Chilimba' rotating credit and savings scheme

The 'Chilimba' lending system was described by the homebuilders as a kind of rotating credit and savings scheme without interest that provides mutual help to individuals. The term is derived from Nyanja language, which means strengthening. The practice, involves lending another person the whole or part of one's earnings for an agreed period of time such as a month and receiving it back, together with the other person's equal and reciprocal contribution on the agreed date. No interest is charged or collateral required to join and one can stay in the group as long as he or she wishes.

The level of participation in a 'Chilimba' group is defined by individual members' levels of income and monetary needs. For participants engaged in petty businesses such as hawking, street vending and selling in the market, the money accumulated from the scheme is used mainly for enhancing the business endeavours. Those who join other 'Chilimba' groups outside business motives do so to fundraise for household expenditures like building materials.

Another reason is that people join 'Chilimba' group because no interest is charged and no collateral required. For instance, a respondent who practiced 'Chilimba' stated that since neither interest is paid on the loans, nor collateral security is required to participate in 'Chilimba', it is much better than relying on banks, whose financing arrangements they have no access to, or have little assurance that the property will be theirs.

The practice of 'Chilimba' was narrated to have evolved in response to poverty of African migrant labourers in the Copperbelt province. The switch from a mainly rural to a predominantly urban society, though providing opportunities and benefits, induced enormous cultural and socio-economic concerns and challenges, which required coping strategies to adapt; 'Chilimba' was one of such survival mechanisms. By pooling together their meagre individual resources, the migrants were able to assist one another to respond to unanticipated distresses like unemployment and funerals.

6.4.2 'Building while saving' and 'saving in building' financing methods

The 'Chilimba' and 'Kaloba' funding mechanisms were described as not good enough for financing of building of more than two bedrooms. Furthermore, in depth probes on 'Chilimba' show that it is only effective when all group members demonstrate the ability to pay their contribution, in addition to honest and hard work. Besides, lack of basic business skills among members in such critical areas as management, marketing, record keeping, stock-taking and pricing, compromise the effectiveness of the scheme.

The common financial source for constructions of more than two bedroomed building is savings and income derived from personal businesses. Such are the situations in which the practices of 'building while saving' and 'savings in building' are commonly applied.

The 'savings in building' involves the use of both personal labour and that of others, or employment of common artisan labour. Like 'Chilimba', the practice which is common among close relatives involves lending another homebuilder the whole or part of one's time and resources on a reciprocal basis. Contrasted with the formal sector, which employs mostly very skilled artisans with advanced equipment, homebuilders in the study settlements employ common artisans with basic skills, who provide construction services such as architectural drawings, which keep costs at affordable levels.

Figure 6-5: House plan drawn by a common draughtsman and the physical structure of the house.
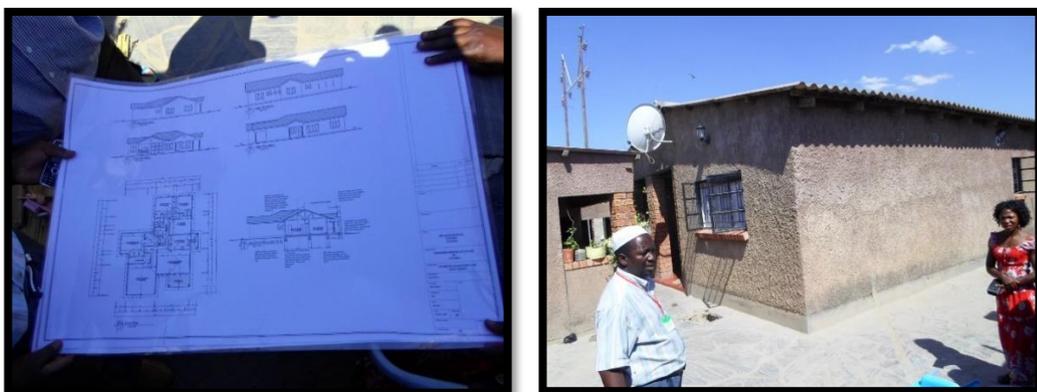
Source: Author.

The 'building while saving' financing pattern involves constructing and occupying a partly built structure; stopping when funds run out and resumption upon accumulation of additional funds. As indicated in **table 6-1**, the duration may range between 3 to 15 years, more than the approved 18-month timeframe for the formal sector. The financing practice also involves earning by construction through subletting of complete or incomplete rooms and use of the income for additional improvement or extension.

Figure 6-6: Typical 'step by step' housing financing pattern.

Source: Author.

In both focus group discussions and personal interviews, about 90% of the homebuilder respondents informed the author that they opted for the study settlements to build incrementally because of financial limitations, which constrain construction within the legal requirement of 18 months. The respondents further informed that the 'step by step' financing pattern enabled them, as low income developers, to marshal sufficient resources.

A more useful elaboration can be drawn from a narrative by a homebuilder who built incrementally. The research participant settled in Chawama with her husband in 1972, initially in a rental housing, but the husband's salary was not sufficient to sustain rentals. To save on rental costs, they initiated a ten-year construction project.

The initial step was plot acquisition through the ward chairman. The next step was the construction of a two-bedroomed house from 'vikombola vya madoti' (an approximate translation might be: "pole and mud without cement") and vacated rental housing in 1973. The third step was the erection of a six-roomed concrete wall house which was completed in 1977, the next stage was electrification and final completion in 1983. In her analysis, construction in one and a half years as required by the law in the formal residential areas would have cost much in materials and labour.

An observable trend is that an incremental approach to housing finance is more prominent in Chawama, which was explained by the 30-year occupancy licence provision of the Housing (Statutory and Improvement Areas). The legislation was cited as a great incentive to the construction of houses, with very different completion stages in Chawama. But Mutendere East's unauthorised status stifles progressive housing financing processes, consequently construction is performed hastily due to fear of demolition.

6.5   Communication and information framework

An observable practice regarding house sale marketing is the writing of inscriptions on buildings, such as 'house for sale' with the contact phone details of the seller, as illustrated in **Figure 6-7**. The interview - both focus group discussions and personal interviews – based findings from tenants and landlords indicated verbal communication as another alternative and predominant means of property marketing.

Figure 6-7: Typical house advert in Chawama.

Source: Author.

Whereas in the formal areas, house leasing is marketed through newspapers, according to the tenants in both settlements, information on accommodation availability is acquired through physical observation. The nature of the housing arrangement, which is not fenced, enables prospective renters to notice when a house or room is vacant; or when a tenant is moving out. For instance, a loading van signifies a vacation and so prospective tenants seek out the landlord for a contract. Sometimes, information on room vacancies flows through informal conversations among neighbours. Other means include written notices such as

'house for rent' on the property for sale, or in public places like markets. Additionally, whereas advertising or sales agents are used in the formal sector, which was stated to attract intermediary fees that add to the cost of rent, in the study settlements accommodation seekers deal with the owners directly.

With regard to land information search and transmission, the findings from both study settlements show the method for notifying prospective developers about housing land availability is mainly verbal. Land availability is advertised verbally to prospective buyers, through 'party cadre hierarchy' and networks in the settlements, within 48 hours from the discovery of the land. The first customers get free plots as an incentive for spreading the news to other buyers.

Most of the semi-literate and illiterate respondents considered the verbal communication means of publicising land opportunities, adopted by the informal land allocators, as a positive aspect in contrast with the newspaper system used by the council, which most of them were not in a position to access or read. Respondents who had just migrated from the rural areas noted that the oral style of publicity was an effective means of communication used by village headmen in comparison to newspaper media, which they considered exclusionary.

A focus group discussion-based interview with bricklayers, informs about similar, basic styles of marketing skills to prospective homebuilders. Key information networks cited include announcements in church by builders in need of artisan services and personal advertisement to fellow members and bar patrons. People in the know of artisans, who provide contact details to prospective homebuilders, were cited as key information resources. Other cited methods include inscription of contact details on houses they have constructed or which are under construction.

A common observable method of advertisement for artisan services is bill boards at marketplaces in both settlements. All homebuilder and bricklayer respondents considered the informal information search and communication system very cheap and effective in client-reach, in relation to the formal system of publicity. This view was more prominent in Chawama, where commercial labour and rental housing businesses are prominent.

6.6 Contractual frameworks

Both focus group and personal interview-based inquiries on contractual frameworks, indicate cooperative and reciprocal networks founded on camaraderie relations between suppliers and consumers, to influence contractual terms and conditions, without the need for tightly prescribed arrangements.

6.6.1 Financial lending terms and conditions

The 'Kaloba' loan system stated in section 6.4 involves borrowing from moneylenders, mainly local traders with "social terms and conditions of interest rates and repayments". This is in the sense, according to the homebuilders, that the terms and conditions of lending are mindful of the existing urban realities shaped by poverty and economic stagnation, in contrast to the formal lending institutions. The terms and conditions are mainly secured by verbal agreement: no evidence of ownership of household assets and business plan is required, or rarely are borrowers asked to provide a form of security.

In situations where the moneylender doubts the repayment capacity of the borrower, collateral is required, this involves production of assets like television set, radio, fridge, stove and so on. In other arrangements, a person's status in the settlement such as a chairperson of an influential organisation, church leader, civil servant, or an entrepreneur is surety enough for a loan. In many other situations, where a borrower fails to meet the collateral conditions, a trustful family member or friend can act as a guarantor to the moneylender.

6.6.2 Labour contract terms and conditions

A focus group discussion-based interview with the bricklayers in both study sites indicate that labour, contracts are not necessarily made for economic gains, but generally considered as 'community work' done to assist one another. As one bricklayer respondent in Mutendere East explained: "we live together in the same environment, so if I know that my uncle or friend is building, and has no plan, as a bricklayer I will provide the building design. Again since the agreements are made on friendly or family basis no contracts are made and no conflicts are experienced."

In comparison with the formal sector, both bricklayers and homebuilders informed that developers usually insist on 'paper qualifications' and so go for contractors or professional builders, who are relatively expensive. But the labour contractual scenario in the study settlements is not based on academic qualifications: since an artisan lives and feeds with the community, that is, he is seen every day and well acknowledged about what he does, developers approve them as competent enough for a building contract, which was highlighted to result in considerable reduction to the cost of construction.

The given explanation by the homebuilders for such affordability is that formal contracts involve extra payments. Formally, contracted labour costs are calculated at 40% of the total cost of materials purchased by the homebuilders. The charge is calculated to cater for wages of workers quoted in the contract and income tax. Furthermore, whereas formal labour agreements involve construction of a whole building within a fixed timeframe of 18 months, in the study settlements, labour payments are based on construction stages. That is, labour costs are incurred occasionally, which according to the homebuilders is a cost saving practice.

Moreover, the terms and modes of payment were highlighted to be flexible and negotiable: artisans are paid what is at hand and the balance is settled whenever the homebuilder is in a position to do so. Other than this, artisans and clients sometimes arrange payment in kind, which involves material goods like a bag of corn meal, rice or a television set and so on, which was equally highlighted to make construction costs manageable.

6.6.3 Land supply terms and conditions

Similar contractual principles indicated in section 6.7.1 apply to the findings on land sale agreements. The interviews with land providers inform that unlike the formal sector where land purchase conditions involving the City Council and Ministry of Lands are depersonalised and hence non-negotiable, in the study settlements, supply conditions are negotiable. Land pricing is always a matter of negotiations determined by the client's income and the need for money by the allocators.

Above and beyond, the respondents highlighted that the contractual framework is very simple, so much that in most cases the land supply process is a 30-minute activity. As noted by Chawama WDC chairperson: "All that it takes is to simply approach a chairperson or party cadre to negotiate with and there and then, the land is offered." Additionally, the chairperson observed that whereas City Council land supply conditions are tied to applicants' capacity to build, for the study settlements, such conditions are non-existent: after the transaction, it is left to the buyer to build at their convenient time. For Chawama, by reason of being an improvement area, even if land transactions are done without the knowledge of the City authorities, individuals are at liberty to regularise their ownership by obtaining occupancy licenses from the Council.

Equally, sale agreement documentation procedures are not involved. Instead, contractual obligations are based on faith and enforced through 'word of mouth', which the respondents considered convenient, in comparison with Council supply conditions, observed to delay the delivery of accommodation for people in urgent need of housing.

6.6.4 House property sale terms and conditions

Like land sale agreements, the findings from homebuilders and buyers inform that housing sale agreements are not cast in concrete, but subject to negotiations for reaching realistic rates affordable to the buyer and beneficial to the supplier. The transfer of ownership involves a seller surrendering the occupancy license to a buyer. For properties without occupancy licenses, mainly applicable to Mutendere East, the handover is based on verbal agreement, termed as 'gentleman's agreement': a mutual trust agreement.

In cases where trust is doubted, property transactions or exchange is backed by endorsements on ordinary papers in the presence of a community or church leader, in which case, the copies are distributed to the seller, buyer and the witness. According to the respondents, this form of contractual approach circumvents costs stemming from legal fees related to contract supervision and enforcements, which increase the price of housing or rent.

6.6.5   Rental contractual terms and conditions

Reports by the ward development committees indicate more than 80% of the settlements' populations to be tenants of diverse backgrounds. These include: (i) the unemployed who are largely school leavers, college graduates and retirees; (ii) the self-employed, mostly artisans and traders; (iii) private sector labour force, which comprises mostly casual and blue-collar workers; (iv) public sector employees; and (v) asylum seekers, mostly Burundians, Rwandese and Congolese. **Figure 6-8** provides an illustration of the demographic attributes of the study settlements by employment category.

Figure 6-8: Employment profile of the study settlements.
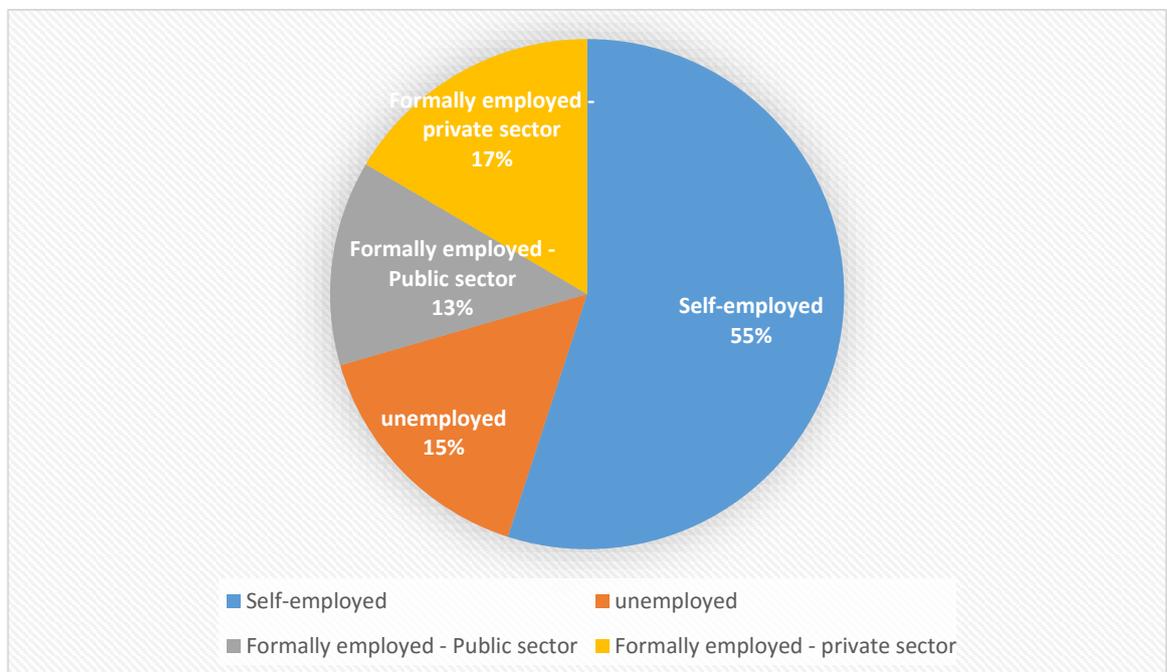
Source: Chawama and Mutendere ward development committees

In comparative terms, more than half of the population in both settlements was indicated to be composed of the self-employed, as shown in **Figure 6-8**. Specifically for Chawama, (a) 48% of the population is made up of the self-employed, mainly artisans, street vendors, shop owners, market traders and stone crushers; (b) 18% is engaged in the private sector, mainly security guards, truck and bus drivers, maids and gardeners, who constitute 15% of the labour force; (c) 18% comprises the unemployed school leavers and graduates, retirees

who are not engaged in any form of economic activity; and (d) 16% is composed of public sector workers (See **Figure 6-9** for details).

Figure 6-9: Occupational structure of Chawama.
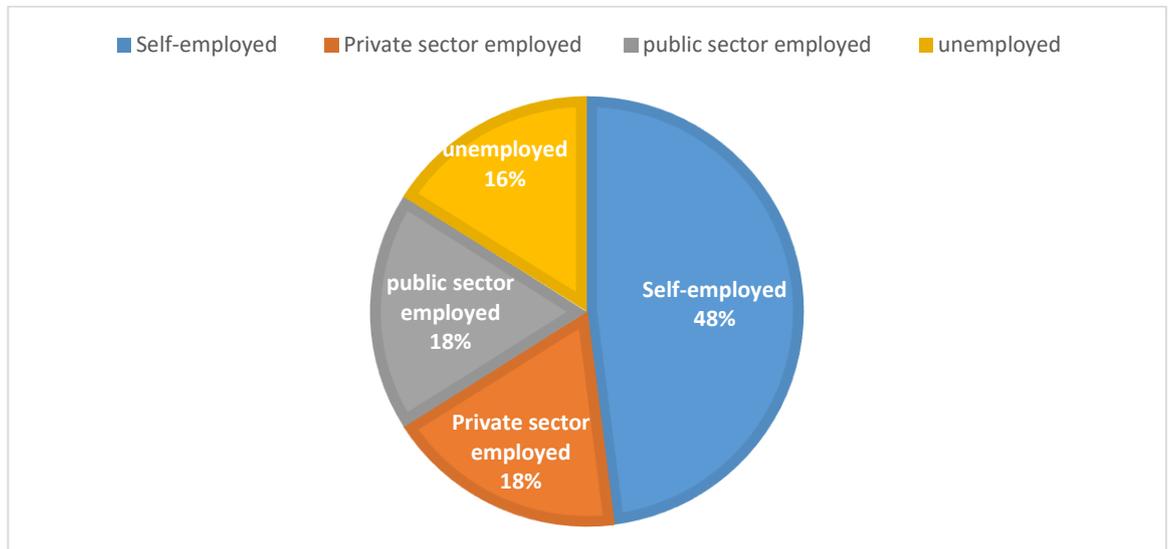
Source: Chawama ward development committee.

Similarly, for Mutendere East, those in private sector formal employment were mainly security guards, truck and bus drivers, maids and gardeners, who constitute 15% of the labour force and 8% are public sector employees. The rest are self-employed and unemployed (See **Figure 6-10** for details).

Figure 6-10: Occupational structure of Mutendere East.
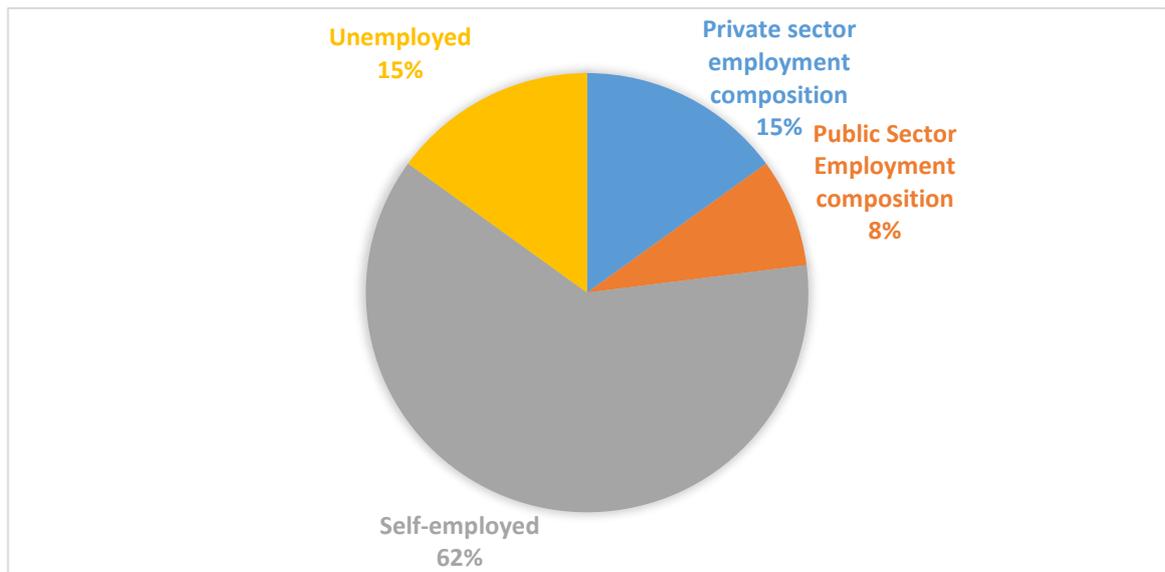
Source: Mutendere ward development committee.

From the renters' point of view, most of them expressed inability to build personal houses despite affordable land in the settlements, because they needed the money for dressing and feeding, in which case, the rental housing provided an important alternative to homeowner type of lodging in such circumstances where they fail to build or buy their own houses.

One of the main reasons given for the presence of the large number of the private and public sector workers and entrepreneurs in the study settlements is the way the rent business is operated, which offers a variety of choices and flexible arrangements than the formal housing markets. In comparison to the formal sector where the Rent Act sets regulations on renting and makes provisions for controlling rent hikes, in the study settlements rent fees are negotiable and lease terms and conditions are flexible.

In both focus group discussions and personal interview, the tenants observed that not all prospective dwellers sought accommodation in the settlements on a permanent basis, but for a short term or temporarily. Tenants in both settlements, who sought temporary accommodation indicated that the settlements provided them with the liberty for swift entry or exit from the City without much 'physical'

and financial costs. A house can be vacated at any time without a written notice, which was not the case with the formal housing leases that required written notices three months prior to vacation. But in the study settlements, short notices were stated to be the norm: a tenant vacates and another enters the same day. According to the respondents, such contractual flexibilities makes the case study settlements preferred sites for migratory groups like school leavers on job seeking missions and asylum seekers without adequate savings to live in the formal neighbourhoods, as well as transitory groups like traders who use them as spring boards for business activities.

Renter respondents that sought permanent tenancies informed the study that rental management is mainly based on 'pay when you earn or what you have' arrangements, that is, tenants pay what they have at hand and settle the balance later. This make rentals conveniently affordable, comparative to the monthly advance practice of the formal rental system.

As one tenant disclosed in a focus group discussion in Chawama:

> The most important thing to do to keep a good relationship with the landlord is to pay what you agree with him or her. In our case, we agree with our landlord to make payments every 10th of a month. But whenever we default on the agreed date, we negotiate with him and seek an extension. The best thing to do when you fail to pay is to explain, but if you don't explain and the date reaches without paying, then the landlord might feel upset and effect an eviction. All that is required is to open up to him or her and agree when to pay in arrears. This is how we relate with and pay our landlord, which is very convenient and makes rental affordable, which you cannot find in the formal residences.

Another tenant in Mutendere East who rented a two-bedroomed house on a tenant-sitting landlord arrangement, informed about how well she got along with the landlord, so much that she sometimes received 'bonuses' in form of discounts of K50 (US$5). That is, instead of paying K200 (US$20) she paid K150 (US$15). At times, she gave the landlord what she had at hand and settled the balance later, which was acceptable by the landlord. Moreover, in times of financial problems, she shared them with the landlord.

The stated reason for the 'no fixed date payment system' being an affordable rental management practice is that most of the City inhabitants were predominantly dependent on the informal economy, with unpredictable earnings, to guarantee advance payments. For an elaboration, a landlord in Chawama disclosed that:

> Even with monthly payments, it is difficulty to collect the very rents. The only people that find it profitable are those with tenants employed by either companies or government, who pay in three to four monthly advances, through direct debit or cheques to your account. Because you are assured of getting your money every month without asking anybody. But those that pay cash are full of stories and not reliable, sometimes they make part payments, they even start reporting home at night when you are asleep to avoid you. So rental accommodation is just provided for the sake of helping each other because not everyone is able to get a plot and build.

The study was further informed by tenants and landlords in both settlements that in instances where evictions prove inevitable, they are generally administered humanely. Recovery of unpaid rent does not involve courts of law or bailiffs, which was a commonly observed practice in the formal sector. As one tenant, turned landlord stated: "Because of what I have gone through, I do not trouble tenants. I give them enough time to clear their rental arrears. Unlike other landlords that seize assets of defaulting tenants, I don't do so. I have never done so."

Other tenants in Chawama who lived in electrical energy and piped water houses informed of utility bill payments being the responsibility of landlords, which was not the case in the formal tenancy contractual framework. For those that live with landlords in wall-fenced houses, some contractual conditions given to tenants or rent seekers and cited as a downside of living with a sitting landlord include restrictions on night-time reporting and drunkenness. Otherwise on average, the views demonstrate positive aspects of living with a landlord outweigh the negative side.

6.7 Findings on psychosocial-cultural, economic and spatial aspects as influences of informal housing resilience

The perceptions of spatial, economic and psychosocial-cultural influences on locational choices to the case study settlements are varied. Some responses gave prominence to some influences and downplayed others, depending on the category of respondent.

6.7.1 Economic attraction

(a) Wide-customer base

Most entrepreneur respondents in both settlements cited a wide customer base for both formal and informal business as an influential motive for dwelling in the settlements. The wide customer base was highlighted to provide opportunities for a variety of business enterprises within the neighbourhoods and beyond, which would otherwise be impossible in the formal residential areas. Equally, ease of access of the study settlements was cited to provide a favourable business environment, as opposed to the mostly wall-fenced, formal residences which make it difficult to access customers. In addition, the low population density character of the formal neighbourhoods combined with a generally high income status of the residents was indicated to be unfavourable for petty businesses.

Some of the observable business enterprises include stone crashing, illustrated in **Figure 6-11,** metal fabrications, which fabricate an assortment of items such as doors, burglar bars, window frames and gates, illustrated in **Figure 6-12,** second-hand cloth selling (locally called 'salaula' which means to choose from a heap), domestic household goods, saloons, vegetable gardening, livestock and barbeques. According to the respondents, the unregulated construction and business situation provided conducive environment for entrepreneurship in the above business that supported their lives in several individual situations and made formal residences unattractive.

With reference to vegetable gardening, several respondents, mostly females, talked of being attracted to the study settlements by the relaxed regulations on plot sizes, which was favourable for production of vegetables, flowers and poultry

farming to supplement the spouses' cash earnings from both formal and informal economic activities. Equally, most of the interviewed landlords in Chawama cited the rental housing market provided by low-cost rent seekers as a reason for investing in the settlement.

Figure 6-11: Stone crashing enterprise.

Source: Author.

Figure 6-12: Metal fabrication enterprise.

Source: Author.

(b)   Accommodation affordability

An observable feature during the home visitations in both settlements was housing overcrowding, attributed to affordability, which attracts large numbers of accommodation seekers. In Chawama, rental housing business is run along the lines of low, middle and high income, to provide for those incapable of affording rentals in the low income sectors of formal residences. Some high income areas are equivalent to, or better than the low income formal residences, which are avoided on account of income constraints.

For example, a rent payment of K2, 500 (US$500) in a low income formal neighbourhoods can cost K250 (US$50) to K150 (US$30) in the high income areas of Chawama: "that is the reason a house meant to accommodate 4 people, you find it has 14 people. Even those in gainful employment like civil servants, their wages cannot afford to meet rental costs in planned areas, so they throng to Chawama where their incomes can afford them acquire rental housing" (words of Chawama WDC chairperson).

6.7.2 Spatial effects

The responses of tenants on this aspect was that they preferred to reside in both settlements to easily walk to work places and social facilities. For most sitting landlords, tenant and owner-occupier respondents engaged in informal economic activities, which substantially depend on the City centre, Chawama was stated to offer proximity advantages for business. To many other respondents without permanent jobs, Chawama provides a vantage point for walking to the City centre for petty business such as vending in fresh vegetables in strategic locations like streets and rail lines, as illustrated in **Figure 5-5** and the industrial area for employment.

Same applies to Mutendere East respondents, who perceived the to offer physical access to the surrounding high income neighbourhoods and strategic localities, like the University of Zambia, Natural Resources Development College, for employment and business opportunities.

6.7.3 Social-cultural attractors

(a) Internal structuring of residential areas and cultural acceptability

The interviews with migrant respondents (both landlords and tenants) who believed in extended families and polygamous ways of life cited laxity on plot dimensions and housing sizes as one of the reasons that attracted them to the study sites for more space.

Table 6-3: Residential plot segmentation and plot dimensions.

Formal residence		Remarks	Study settlements	
Residential segmentation.	Plot dimension.	The segmentation is based on the principle that people are at different income levels and abilities to build.	Residential segmentation	Plot dimension.
Low density/high cost.	30 metres x 45 metres.	This is planned for the high income earners.	Residences are not segmented according to income categories.	Plot dimensions are determined by party cadres (plot allocators).
Medium density/medium cost.	18 metres x 30 metres.	This is planned for the middle income earners.		
High density/low cost.	12 metres x 24 metres.	This is planned for the low income earners.		

Source: Field data.

The respondents cited the low income plot dimensions in the formal residential areas, being mostly suitable for the educated elites that adopted western nuclear family lifestyles. They highlighted the plot standard sizes and dwelling arrangements in the planned settlements, to promote individualistic lifestyles associated with minimal communal interactions, considered alien to their African ways of living.

The living arrangements or lifestyles deprive the vulnerable of community support in challenging times, such as unemployment or funerals. But the setting of the dwellings that obtain in the study settlements was reported to provide social safety nets for those that lose, or are unable to find, work or access resources in the formal economy. To elaborate, one of the owner-occupier respondents in Chawama remarked:

> In 'mayadi' (the affluent residential areas), in times of bereavement and related distresses, people singlehandedly face them, in Chawama one's bereavement is a grief for the whole community. Residents positively respond and show solidarity with a neighbour's sorrow through various ways such as donations in cash or in-kind from several parts of the neighbourhood, to lighten the burden.

Other respondents cited the existence of social committees, formed to alleviate sickness, funeral or marital distresses that affect residents. Such care and concern for one another was largely absent in what they termed 'concrete jungles' of the westernised residential parts of the city, where even attendance of funerals was by invitation. Contrasted with the formal residential zones, the study was informed that residents in the study settlements were easily mobilised to respond to community programs of common good.

To exemplify the above and to indicate how decisive social-cultural influences can be in pulling people to the study settlements, the following account is presented of an owner-occupier respondent, who relocated to Mutendere East from one of the City's high class areas, motivated by the desire to keep social networks and extended family ties intact.

> I have a family where I come from, my wife has relatives where she comes from, so the two of us make a two-way family. Now from that point, I started to look for a place where I could build a house and that place was Mutendere. Unlike the formal sector where the life is only between oneself and the gate. People do not care about the welfare of neighbours, but out here immediately people notice that you have a bereavement, they will troop in, so that relationship makes me feel as if am in my village. It lightens one's burden. That is the one am interested in. By uniting with people I have learnt a lot of things from other tribes.

> But if I was in Kabulonga, after knocking off, you go home after drinking, you sleep as early as 19.00 hours because you have nowhere to go, you cannot mingle with other people because they have their programmes, if you try to do so, then you are disturbing them. But here you can chat with your colleagues for 10 hours without being bothered about, that is the beauty of being here and I do not intend to go anywhere, no wonder I moved from government house because I wanted to be free with people. Besides, I cannot live in such formal residential areas due to a great presence of thieves and other crooks. Though Mutendere

> East has criminals, they are less dangerous because of the unity that prevails among dwellers. Whenever one is attacked, the moment an alarm is sounded, neighbours come to reinforce, which is not the case with the formal sectors where everyone is for himself- So here am a free man.

The quote is a typical view of housing by most respondents as one where people enjoy physically and socio-economically unrestrained relationships.

(b)   Building materials, housing styles and cultural acceptability

Several migrant owner-occupier respondents in Mutendere East, who used non-permanent materials informed that statutory regulations, which largely expressed European values, discouraged them from settling in the planned settlements. They indicated the statutory building standards to be at variance in many respects with the culturally established building styles in the villages, such as mud, clay and dambo soils and grass for roofing for which Mutendere East offered the opportunities for such material usage and construction styles.

6.7.4 Psychosocial pulling characteristics

(a)   'Improvement' in living standards

The views on this aspect expressed by owner-occupier and tenant respondents as low income urban groups expressed their affection, with unrestrictive dwelling space and awareness of living in a stressed economy for which a 'dream house' was perceived to be possible in the study settlements. The views by mostly migrants indicated that settling in the two settlements represented a considerable improvement in living standards: their outlooks portrayed Chawama and Mutendere East as the nicest places than the rural setting.

Several tenants who moved from the low and middle income formal residential areas within the City, reported that living standards in the study settlements were generally as good as, or better than their former formal residences. Living in the study settlements enabled them to feed and dress better than those in the formal residential areas. Some respondents observed that contrary to most people's perceptions of informal settlement tenants as being deprived people who

relocated to the study settlements due to lack of alternatives, the settlements offered them better life prospects than the formal residences.

As a way of underscoring their views, Chawama respondents cited 'Monday market' (an open market of its kind in the City) which operates on Mondays at Chawama Basic School playground illustrated in **Figure 6-14**, which supplies low priced food stuffs and similar merchandise to have greatly improved their lives. For example, one tenant informed: "In Chawama if I have K15 (US$3) I can buy half a chicken from Monday market and feed my children. Life is better here, the standard of living is better, so we don't have a wall fence, we have a flower fence - so we have our own Kabulonga." On account of such perceived advantages, the respondent indicated that if offered sufficient money for homebuilding or house purchase, she would still prefer Chawama to a formal residential neighbourhood, for the responsive living environment it offered.

A similar remark was made by another tenant: "here in Chawama one can create his or her own Kabulonga out of an informal settlement, the facilities in my house of K600 (US$60) monthly rental are more or less like those in the high class areas."

Figure 6-13: Snapshot of 'Monday market'.

Source: Author.

(b)   Upward social mobility

A number of owner-occupier respondents, who settled in the study settlements from the rural areas, expressed views that owning a house in the formal areas is a great residential mobility across the informal settlements. Chawama and Mutendere East act as 'stepping stones' for them to the formal neighbourhoods, that is, for some respondents, the reason of taking up residence in the study settlements is to create a pathway towards upward social mobility.

As an elaboration, the ward development committee chairperson reported commercial landlordism in Chawama to be pursued by Mambwes, an ethnic group from Northern Zambia, who use it as springboard to the formal residential areas. When they arrive in Lusaka, for mainly beans merchandising, Chawama is the preferred place of habitation and where they reinvest the proceeds in informal rental housing business and ultimately move to the planned neighbourhoods.

6.8   Summary

The chapter has provided insights in respect to the 'unknowns' on the aspects of housing delivery that was missing in the literature study. It has provided an understanding on how the informal housing market system operates in the study settlements and shown the regulatory aspects that constrain low income housing production along with provision of information on the psychosocial-cultural and spatial circumstances that sustain the resilience of both regularised and unauthorised informal housing contexts.

It has established and informed about the extent to which the respective push factors raised in the questions in chapter 3 (section 3.6) sustain the resilience and growth of the case studies. Equally, the chapter has provided detailed information on the significance of the pull factors in influencing homebuilding and renting in the case studies.

Specifically, the 'unknowns' on which information has been provided concerns the question of how housing-structure is constructed, the adopted housing standards, materials and the ways in which the housing design and construction standards mirror the needs, priorities and housing affordability of the low income homebuilders.

The chapter has highlighted that the case studies provide alternative housing options in terms of building materials, housing models and dwelling typologies. For example, on building standards, the chapter has informed that the zoning and building codes used are not as rigorous as those in the regulated sector. Developers use a variety of simple approaches according to ability and not architectural specifications which are considered expensive. This takes several forms, either by verbal description, paper draft instruction to a bricklayer or the bricklayer provides the building guidelines and services, which are considered affordable and appropriate. Accordingly, the chapter has highlighted the deviations in criteria for defining and determining housing and procedures for erecting a house among the formal, regularised and unauthorised systems where changes are essential.

The chapter has also provided information on the property rights and land allocation system in both regularised and unauthorised informal housing categories. Explicitly, it has provided answers to the questions of (a) how land is allocated or acquired and the processes involved in allocation; (b) the vested interests in land and how they interrelate; and (b) how the land distribution and access system impresses on affordability or otherwise sustains the resilience of the study settlements. The chapter has revealed that land is obtained efficiently and cheaply from 'party cadres' and land owners through the processes of annexation and informal land subdivision respectively.

The chapter has also provided information concerning the gaps in literature on housing finance. It has shown how homebuilding is financed, as well as the financial distresses experienced and the criteria and mechanisms used to counterbalance the housing financial shocks and how this sustains the resilience of both regularised and unauthorised informal housing settings.

The chapter has revealed that homebuilding in the study settlements is through four main ways: (a) own means – from personal savings; (b) monetary and labour contributions from relatives and friends; (c) informal rotating credit schemes without interest; and collateral (d) borrowings from informal moneylenders with social terms and conditions of interest. The chapter has established methods (b) and (d) as self-help, ways of raising money, anchored on the social support network system. Besides, the chapter has established that informal dwellers in the regularised neighbourhood of Chawama, build progressively – at one's own pace in line with available resources, which does not apply to Mutendere East.

Equally, the chapter has provided essential information on ownership and forms of occupancy and how rental housing operates with regard to: (a) the motivations for investing in informal housing (supply side) being relaxation in regulations, wide customer base and proximity; (b) the pushing factors for seeking informal housing (demand side), being affordability and proximity; and (c) the types of landlords and tenants and the setting in which they live and how they interrelate. The chapter has also filled the literature gaps concerning how labour, land, rental and housing property sale agreements are entered into and enforced. It has revealed a high degree of interdependence and concern for one another to act as a regulator of the terms and conditions for moneylending, sale prices, labour and rental cost.

In the same vein, the chapter has filled the literature gaps on information search and transmission framework, involved in both regularised and unauthorised informal housing contexts and how the practice contributes to the resilience of the informal settlements. The chapter shows that the dissemination system employed largely involves oral notification, which serves the information requirements of the study settlements', mostly semiliterate and illiterate inhabitants.

On the whole, the chapter has provided an understanding, which has filled the literature gaps on the statutory aspects that represent constraints to formal housing delivery and the psychosocial-cultural, economic and spatial aspects that exert a dominant and persistent influence on homebuilding and renting in the

informal settlements. As the empirical study was necessitated by the question posed in chapter 3 (section 3.6), this chapter has shown multiple and variable reasons of what makes the case studies resilient. In this connection, the significance and extent to which the variables influence the settlements' resilience is the subject of chapter eight, which evaluates the findings presented in this chapter and the next chapter in relation to the conceptual framework for the thesis.

7 CHAPTER SEVEN: FINDINGS ON THE RESILIENCE OF CASE STUDIES: INSTITUTIONAL ACTOR PERSPECTIVE

7.1 Introduction

This chapter is a report on the 'unknowns' that sustain the resilience of the case studies explored from institutional respondents. The presentation is structured into seven main sections arranged in the following order. Section 7.2 presents the views elicited on the land tenure framework and informal housing development, section 7.3 presents the views elicited on the land allocation policy framework and informal housing development. Section 7.4 presents the views elicited on the building regulatory system and informal housing development. Section 7.5 presents the views elicited on the housing finance policy framework, in relation to informal housing development. Section 7.6 presents the views elicited on the residential development planning framework and informal housing development. The last section 7.7 summarises the presentation.

7.2 Land Tenure framework

Chazya Silwimba the Chief Lands Officer, attributed the development and growth of informal settlements mostly to the land governance system which renders legal recognition of chiefs to exercise the power and authority to administer land in customary areas. The respondent explained that since independence Zambia has experienced unprecedented urban population growths which necessitate municipal boundary extensions to meet housing needs. But the extension which relate to conversion of communal land usually face objection from local chiefs that limit urban expansions. However, he acknowledged that several conversions were undertaken in the recent past, but not on a measure that could contribute to largescale housing delivery. He highlighted the authority vested in chiefs outweighed that of the President, albeit the recognition of the Republican President by the Lands Act of 1995, as holder of all land, in trust and on behalf of all citizens.

The discussions with the non-state actors, particularly civil society respondents, while in agreement with the views on the land tenure system as a contributing factor to informal settlement developments, did not consider the power and authority vested in chiefs to administer land in customary areas a constraint. Instead the perceived root cause was the subordination of communal land tenure framework to the English system. Respondent Orleans Mfune, an academic, in particular stated that even though the law recognised traditional authorities over matters of land, the principles of conventional titling which differentiates state land from customary, make customary land delivery systems inferior and unattractive. He observed housing land needs and uses in sub-Saharan Africa cities were a little different from the English set-up on which the leasehold (private titled) tenure is based, hence, did not provide a suitable and conducive framework for access.

To expand on this, he considered the formal and individual titling system which warranty tenure security, generates disproportionate demands for private titled land, speculation and exclusions. This in turn lead to informal housing developments by individuals who fail to access land from the formal market system. In the same vein, he considered the existing ideology on tenure security to be guaranteed only through formal and individual titling framework such as land record, occupancy license or ninety-year lease costly, to be impractical and ineffective in provision of access conditions for diverse groups.

He regarded the most practical and effective tenure approach to be that which provides several alternatives to developers. His point was the existing system which lay emphasis on single and formalised tenure, does not meet the diverse needs of all homebuilding populations. In addition, he highlighted the land survey and registration requirements, not only a challenge at individual level, but also government of a low income country, to provide affordable and adequate cadastral services. As a way of meeting the cited challenges, the Dr Mfune suggested making customary land delivery and titling system of equal recognition and impact with that of leasehold in terms of security.

Henry Machina the Zambia Land Alliance Executive Director, also noted that even if the law vested the chiefs with the administration of customary land, communal areas which in the existing land governance arrangement remained excluded from spatial planning were unproductive and unattractive. Additionally, he perceived the paradox of housing land scarcity in a land of plenty to stem from a land policy dearth to guide balanced distribution.

In his view, a responsive legislation is derived from a policy, because legislation is developed to achieve policy objectives. The developed legislation in turn provides for the administrative structures or institutional framework to achieve the policy objectives; and this is what was missing in the current setting. The Land Act 1995 did not give visions, for devising strategies in land delivery in response to the situations of overcrowding. Instead, it just existed to express the 'dos' and 'don'ts' about land. In his view, the law does not address such problems, but a policy is one that can do so, since it provides direction as to what programmes the policy makers and stakeholders should come up with and the kind of land distribution the country should have.

7.3 Land administration framework

The discussions with the non-state actors attribute informality to high transaction costs associated with the land administration regime. For example, Musoli Kashinga the Habitat for Humanity Programme Manager, noted high transaction costs make people adopt an attitude of: "if I cannot get it quicker, I will abandon what is formal, and the outcome is the unprecedented growth in informal settlements that we are witnessing." The interviews with Entrepreneur Financial Centre respondents also reported informal settlement growth to be somewhat a consequence of an onerous land administration system. The impacts of administrative bureaucracies on microfinancing is described as follows.

As already indicated in **Table 4-3**, EFC, is a microfinancing institution which provide mortgage facilities to both formal and informal housing applicants. This is against a setting that most lending institutions in Zambia only offer mortgages based on official title deeds and related documentations. But the kind of people which EFC targets are not for all intents and purposes the high income group that

can easily access loans from financial institutions. An innovation in mortgage loaning of interest to the study include, the 'home improvement loan facility'. It is designed to facilitate completion of a building previously at window level, or to extend an existing dwelling structure.

The starting point for making the mortgage products pertinent to the low income homebuilders was an understanding of the local housing construction system: about how people were building their houses through a market research, using the loan beneficiaries as informants.

An important finding that emerged from the market research was that it took long for people to construct due to failures to meet lump sum payments for the total or partial value of building materials. The incomes gained from the mainly informal enterprises was used to meet other needs, which impacted on construction timeframes. The survey provided an understanding that the best way to accelerate construction was empowerment of the low income homebuilders with lump sums. So a new approach to mortgage finance was devised – the 'Home Improvement Loans Scheme' depicted in **Figure 7-1**.

Figure 7-1: EFC Chawama Branch.

Source: Author.

The scheme involves lump sum home equity loaning and the repayment schedule is two to three-year, determined by the mortgage value. The home improvement

scheme concept was stated to capture real concerns of low income home developers. The lump sum financing method enables clients to complete houses timely. How the alluded to administrative constraints impact on the 'home improvement loans' innovation is as described below.

As the name of the scheme denotes, the collateral has to be a property, that is, borrowing is based on fixed property, in which case title deeds, which demonstrate evidence of ownership are required for authentication purposes. A plots by itself is not recognised as collateral due to possible actions such as repossesion of the land due to no-development within the approved time even when the mortgage is in place. The scheme provides bborrowers without the necessary documents with the option of using relatives or friends, who have, as guarantors. The loan is given directly to the recipient, but in a default situation. the guarantor becomes liable for the debt. The documentation verification processes with the City Council or the Ministry of Lands take up to 12 months. The lengthy verification processes discourage many people from utilising the scheme and choose to construct in the informal settlements, which they consider to be free from such bureaucratic procedures.

The Chief Lands Officer on this issue informed the study that land registration procedures in a well-staffed and equipped work environment can be concluded within 7 days, but was not possible under existing situation due to a variety of staffing problems and inadequacies in records management. On staffing, he explained that at independence, a small workforce was sufficient to handle 2,000 applications, but similar staffing levels in the prevailing setting were very inadequate to handle an average of 300,000 applications. His view on making land administration efficient included comprehensive transformation in land management from manual to digital, transposition of planning functions from the City Council to Ministry of Lands, which he considered to be well placed to execute both land administration and spatial planning functions.

His explanations on the above policy measures were that the City Council plans outside the base in most cases, but the Ministry of Lands had planners and surveyors in its in employment who managed the country's spatial data

infrastructure. This element placed the Ministry in a good position for an effective execution of the dual functions of land administration and spatial planning.

In contrast, the City Planners attributed the bureaucracies to the proxy status of the City Council, which was institutionally closer to the people but lacked express authority on land allocation for effective, efficient and equitable land delivery. They explained that the City's population was growing at 4.9% annually, without matching land supply. The main applicants were cited to be migrants and city-born college graduates, the newly-weds and those just employed, with high aspirations for city life, looking for land to develop, who together constitute 75% of all applicant categories. But the City did not have sufficient land to cater for every applicant, in some cases, 100 plots attract 30,000 applications.

The inability to provide land to all applicants results in the pending of some applications for future consideration as and when land is available. The pending lasts as long as 10 years which according to the Director of City Planning explained the lengthy and perceived bureaucracies in land administration. This is well expressed in his statement:

> It would be very unwise to answer an applicant that there is no land. Equally, it will also be very unwise to write someone that your name has been put on the list of allocation, when you have no land. Currently, the City Council whose one of the 61 functions is land provision does not have much powers over land administration as it is merely an agent of the Ministry of Lands. In my view, the solution rests with shifting of the land administration function from the Ministry of Lands to the city council, to plan as well as to administer the land, because as a local authority presided by elected representatives it is the right institution which is closer to people. This will make the council execute the land delivery service obligation sufficiently, efficiently and timely. The Ministry of land's role should only be that of policy making, over land matters. So as long as this responsibility remains with the Ministry of Lands and the population growth in the city continues without matching land supply, people will continue developing outside the formal system.

Joseph Zulu, former Director of City Planning expressed similar view that the best approach to the issue of informal settlements, was largescale provision of land. In his words: "If land is made available, then the ones that engage in illegal

allocations deserve penalising, but in the absence of alternatives, land squatting, undesirable as it is, appears to be the only way out."

Similarly, Alexander Chileshe, the UN-Habitat National Technical Advisor, attributed informal housing growths to inadequacies in the formal land delivery system. He attributed the failure mostly to a fragmentation in the institutional framework for land administration. In his words: "this failure is not a recent occurrence, but developed 30 to 40 years ago, that is why settlements that had populations of 30,000 have now risen to over 300,000. Once a system fails on critical issues such as land and housing, then people find a way out."

Godfrey Hampwaye, a University of Zambia academic and Grace Mtonga the Civic Forum on Housing and Habitat Coordinator, observed that the basis for land allocation which required production of bank statements, with satisfactory accounts or pay slips that reflect acceptable wages disadvantaged many people. They noted the selection criteria favoured mostly the formally employed and averse to the majority informal sector dependent applicants.

Grace Mtonga in particular stated that most urban households make their money from the informal economy, where record keeping is largely not paper-based. For Dr Hampwaye, his observation was that some households secure financial resources for homebuilding from relatives and friends; and others derive it from tangible assets like livestock. His point was that in a setting with such variations in asset portfolios and livelihood strategies, the monetary capacity assessment criteria was inappropriate, because every person possessed the ability to build. Besides, he highlighted the bank statement requirement was not fool-proof, because as an interim measure to satisfy the bank balance requirements, a person can borrow and deposit.

7.4 Building standards and regulatory system

7.4.1 Building standards

The interviews with planners at both the city and ministry levels, on this aspect, indicated stringent planning regulations and standards as vital measures against unplanned developments. The planning laws were observed to be sufficiently

conceived to deal with the issue of informal settlements, the drawback rested in lack of, or inadequate, enforcements. On the other hand, the non-state actor respondents considered a pragmatic approach to regulatory compliance was relaxations in building design, material specification and quantity prescriptions, which in their current form were too high and complex for most people to meet.

Wilma Nchito, a University of Zambia academic in particular, observed that informal housing prevention was doable subject to meeting certain conditions. These conditions include discarding or waiving building standards, which impact on people's incomes. She observed most of the standards were based on concepts and ideas, foreign to local conditions, in which case informality prevention required refinement of such standards to make them responsive to local needs. Supportive views were made by Musoli Kashinga (Habitat for Humanity) who noted:

> If you look at the way construction is done in the informal settlement, they build according to what they always know. If you look at an informal settlement in Lusaka and go to a village set up, the differences are very minimal, so it is also the mind-set of the people about what they consider acceptable and what they consider unacceptable. If you bring them a water-borne toilet they may or may not use it. So imposing standards devised for different settings make informal housing prevention unfeasible.

Similarly, in the views of Alexander Chileshe (UN-Habitat), the root of informal housing did not lie in the people, but in the laws. He observed while other countries like Malawi and Madagascar, with similar challenges had amended their laws in accordance with existing circumstances, Zambian standards were still hooked to the past of obligating people to build with concrete blocks. He further noted, in addition to being high for most Zambians, to meet the material prescriptions and building standards conflicted with the local methods of housing production, which dates back to the pre-independence era.

Raphael Simbeye the Meanwood Property Development Corporation Project Manager, expressed comparable views. He observed that enhancement of formally acceptable housing required flexibility in both material standards (Such as burnt bricks represented in **Figure 7-2**) and dwelling structures. He observed

that lodges (Represented in **Figure 7-3)**, which were made of social-culturally accepted materials and methods such as grass thatched roofs were more appreciated and preferred to concrete or iron sheet guest houses by western tourists. To quote his words in elaboration: "if they look beautiful to foreigners, why doesn't our own planning system esteem them? So to avoid proliferations in informal housing, these are some of the pragmatic aspects that can be adopted. For the weaker materials what is just required is research and development to improve performance."

Figure 7-2: 'Chikombola'- burnt brick moulding machine - easy to fabricate and convenient to use.

Source: Author.

Figure 7-3: A guest house in Kasempa Town built of burnt bricks from anthill soil which is illegal under the existing laws.

Source: Author.

7.4.2 Construction timeframe

Construction timeframe was another key aspect that was highlighted by most non-state actor respondents as a major factor in informal housing development. For example, Alexander Chileshe cited incremental building, which was proscribed by the Town and Country Planning legislation 50 years ago, required revisiting because not all homebuilders possess financial capacities to construct within the 18-month prescribed timeframe. In his words:

> That is how the poor build over 5-6 years and these are some of the aspects that can be accepted that can help reduce informality. Because by allowing a person to build at his or her pace empowers the developer accumulate adequate resources for erecting a good structure that can stand the test of time.

7.4.3 Architectural standards

The statutory requirement that obligates developers to submit architectural drawings prepared by professional architects, was observed by the non-state actors as a factor of informal housing developments. Wilma Nchito in particular, stated the average cost of an architectural drawing to be US$ 2,000 which was too high for low income developers to meet.

In the views of Alexander Chileshe, assimilation of common artisans in the formal sector as draughtsmen and builders in combination with local building material usage and technologies, can reduce on informal settlements developments. In his words:

> Just because they did not pass through formal skills training system or university does not mean they are not skilful and should be excluded. Most of them have good skills, which can enhance low income housing production, but their effective contribution is hampered by several challenges, such as limited exposure to current building methods. These call for skills enhancing support programmes by training bodies, like the Technical Education and Vocational Training Authority to provide affordable training in basic building design to make house plans affordable to the low income developers.

7.5 Housing finance framework

The elicited views on this aspect from the civil society and private sector respondents indicate two generic sources of informal housing development. Firstly, informal it was stated to be a consequence of financing policy instruments, which were at variance with the informal economy dominated setting in which most prospective borrowers lived and worked. Secondly, the common view from civil society respondents was that the urban planning framework was not flexible and enabling enough to assimilate effective and responsive innovations and strategies in housing and infrastructure finance, like partnerships, build operate and transfer (BOT) and cooperative housing.

7.5.1 Housing finance policy instruments

The observed relationship by the civil society respondents on the effects of housing policy instruments is that the prescribed procedures for accessing mortgage loans, which are highly formal, are unreachable by the majority borrowers engaged in the informal economy. The access problem pushes people to the informal sector, where they can afford housing finances.

The Zambia National Building Society (ZNBS) and the Entrepreneur Financial Centre (EFC) respondents explained informal housing growth in part a consequence of fiscal policy instruments in the housing market, which constrained provision of housing credits to the low income by lending institutions.

The ZNBS mortgages Manager cited regulatory restrictions placed by the Central Bank (Bank of Zambia) on his institution that prohibited housing production, but provision of mortgage financing, property management and banking services, which were unaffordable by most prospective applicants. Likewise, the interviews with the EFC Credit Manager and Legal Manager cited the housing finance policy framework, not enabling to the microfinance institutions. The highlighted barriers include business regulations and taxation fees, set at levels that disincentive investments in low income housing. To quote the Legal Manager's words for elaborations:

> Government should look at the area or an institution's clientele target, for example, they could look at us and see our clientele and say this institution targets this kind of group. Because the homebuilders that we target are not so much the high class people that can easily access loans from lending institutions. It is the people you find in the streets who are our clientele. So as an incentive for serving the underprivileged, what we expect from government is exemptions from certain taxes and levies, but the regulatory framework is very blind to such concerns.

The views elicited from the NHA respondents showed that as a public entity for low income housing delivery, the institution was not creative, attributed to government-imposed restrictions for producing housing only for the benefactor Ministry of Local Government and Housing (MLGH). The institution does not enjoy corporate autonomy for financial resourcing outside MLGH relationship. At the time of the study, MLGH had not remitted the grants for close to 10 years, which put the institution in a 'comatose' state. Comparable findings apply to Lusaka City Council, which as a corporate body, did not enjoy financial autonomy and that put the council in a dire financial position for effective delivery of housing related municipal services.

7.5.2 Partnerships

On partnerships, the Habitat for Humanity respondent observed that the cost and logistical challenge of delivering low income housing on a sustainable basis was simply beyond the means of government, city council and individuals. She asserted sharing of responsibilities by the public sector, using public private partnerships (PPPs) initiatives as an effective option for enhancement of housing.

She perceived previous site and service programmes failed in Zambia, because they were implemented in settings of dwindling resources, as everything was coming from the government. But a revisit with a change in financing and infrastructure delivery approach, would succeed:

> Because of the socialist policies, everything came from the state, which was too much a burden on the treasury, this time around for them to effectively work, there was a need for change in approach from provision to facilitation by running and managing low-cost areas as business entities. To do this, the government needed to create an enabling environment for private housing on

such sites to grow through partnerships. The major partners and investors in such programmes should be the poor themselves. Informal settlers are not that poor, they have money, and all that they need are responsive initiatives from government that will stimulate them to invest money in their own houses.

Just as Wilma Nchito perceived:

Other methods of operation can include engagement of private contractors to construct housing in the site and service areas with certain percentage of housing units going to the lowermost income households. Another alternative is provision of loans to community group at reasonably subsidised interest rates, with a support programme for mortgagors that involves NGO technical and institutional support.

The Raphael Simbeye expressed similar views who described housing development as a capital intensive business venture, which made land supply by private sector costly, because everything was supplied by the land developers. But if government partnered with the private land developers, to provide roads, water and other vital services, the costs of serviced plots could considerably reduce.

The interviews with the Civic Forum on Housing and Habitat and Habitat for Humanity respondents cited several weaknesses in the regularisation and squatter upgrading approach to low income problem. In particular Grace Mtonga noted the Housing Statutory and Improvement Areas) Act of 1974 as a principal legislative document on settlement upgrading and regulation was a serious impediment to sustainable development. It had encouraged informal settlements in the City without adequate infrastructure and other vital facilities to grow and extend to a large proportion.

Another observed shortcoming by the former City Planning Director, was that even if the legislation had provisions for addressing the tenure security needs of the low income groups by occupancy license, it did not grant title to land. The occupancy licence only granted the dwellers ownership of the improvements made on a piece of land, while the local authority retained ownership of the land, which made dwellers in some way remain squatters.

The occupancy licence was also highlighted by Musoli Kashinga to be inappropriate for collateral security especially commercial lending, which limited the option for informal housing improvements. Other weaknesses were that the legislation did not cover the whole urban informal housing spectrum: It only existed to 'serve' a few 'regularised' settlements. The framework was also noted to be inadequate in improving the financial abilities of the dwellers to access housing finance. Instead, the objective for upgrading tended to concentrate on infrastructure improvements represented in **Figure 7-4**, which was costly for a low income country.

Figure 7-4: Road improvement in Chawama settlement.

Source: Author.

In view of all the above, Grace Mtonga (Civic Forum on Housing and Habitat Coordinator) explained that the costs and challenges involved could reduce if settlements were planned to develop on cooperative housing basis. She described the process to involve registration of low income households in a cooperative society that can be managed by the City Council, in collaboration with NGOs as mortgage guarantors.

7.6 Frameworks and processes for settlement planning and informal neighbourhood growth

The interviews with most respondents on this aspect, in particular the civil society actors and academics, indicate the growth in informal settlements to be a result of a mismatch between location and internal structuring of residential areas and dwelling contexts. The mismatch was attributed to the adopted institutional framework and ideological premise of physical planning which lacks, consultation, networking, coordination, participation and pragmatism for appropriate planning that effectively deals with the aspects that determine and sustain informal dwelling as highlighted below.

7.6.1 Intra − governmental institutional linkages

Several planners in the Ministry of Local Government and Housing on this aspect informed about fragmented institutional setting and structures, which makes the plan making measures ineffective and unrealistic to implement strategies for tackling low income housing problems. They attributed the fragmentation mostly to misperception of what essentially constitutes urban planning and who should be responsible for it.

To elaborate on the misinterpretations and their impacts on housing, the planners in the Ministry of Local Government and Housing identified several duplication and overlaps in functions and structures between the Ministries, especially the Ministry of Finance and National Planning (MFNP) and Ministry of Local Government and Housing (MLGH): MFNP undertakes 'economic' planning and MLGH 'physical' planning functions. The respondents' observation was that physical planning and socio-economic planning functions are "two sides of the same coin": one function cannot be performed autonomously of the other. Accordingly, the misinterpretation affects the structures and processes for land use and effective delivery of quality housing.

7.6.2 Governmental and non-governmental interplays

The interviews with the civil society and private land developer respondents on the same, exhibited a similar view. The respondents highlighted the land administration framework as lacking consultative and participatory attributes for

facilitating bargains and compromises with stakeholders like local chiefs and private leaseholders, for which each of the two categories had vested interests in the land.

The respondents stated large scale land conversion from customary to state could only be done by engaging the local chiefs along with land royalty payments. These views came from the Zambia Land Alliance Executive Director and the Meanwood Development Corporation Project Manager who mentioned incentive paucity like land royalty payment as contributing to the land conversion objections. As the conversions were done at no fee, coupled with the consequent problems of displacement and dispossession, resulted in objections. The Zambia Land Alliance Executive Director in particular, considered espousal of a land royalty policy would help in making chiefs consent to conversions. He observed that:

> At the moment, government keeps on lashing at chiefs for being problematic, by not providing land for improving housing, but that is not the solution. The solution lies in going to sit down with the chiefs and the local people and think of how to strike a deal. We want to resettle people from urban areas to promote housing, but in return, this is what we are able to offer you, what do you say? There has never been a platform in which the policy maker has ever offered something to the traditional authorities as an incentive to release land to improve housing for instance.

7.6.3 Community engagement and participation

Alexander Chileshe, (UN-Habitat National Technical Advisor) considered informal settlement development in part a result of marginalisation or inadequate community involvement in neighbourhood planning programmes which he attributed to a "top-down" planning approach. In his words:

> If housing projects and residential plans are initiated with people, the same participants will even suggest brilliant ideas on the way forward. By working with them as equals and listening to what they say, makes it easier to regulate the development, as people will feel ownership of the plan and observe compliance. But the omission of stakeholders in the development process means development control actions have little meaning in the minds of the people.

Equally, Joseph Zulu (former Director of City Planning) proposed revival of site and service schemes, based on 'bottom-up' approach as a practical option for dealing with the low income housing problems. He noted that the previous 'top-down' approaches failed because they did not address proximity issues, as most of the schemes were located in places which imposed commuting costs that forced residents to return to squatter settlements.

Similar views were expressed by Musoli Kashinga (Habitat for Humanity Programme Manager). Drawing from her experiences with relocation programmes, she noted that everyone desired good living environments and access to work and services in a convenient location. However, since formal dwelling is costly and only few people can enjoy such a suburban life, people opt for settlements like Mutendere East and Chawama, which provided a connection to their livelihood sources. In this regard, she considered the relocation strategy by planning authorities of removing squatters from their preferred habitations not a realistic solution to the issue of informal settlements. She noted people derive dwelling satisfaction only from spatially and socio-economically responsive settings and relocation serves only to disrupt livelihoods and social-cultural structures.

In elaborating her views, she cited the case of Mazyopa squatters, who were relocated to a site in Chongwe district (50 kilometres east of the City), but quitted the area and relocated to Lusaka. She explained the gentrification to have been caused by the factor of distance between the new site and the sources of livelihoods in Lusaka. She explained that solutions to mismatches between the dwelling context and planning which lead to informal settlement development rests in a change in planning. She suggested involvement of people at all settlement planning stages who know best the location and internal structures suited to their habitat needs.

7.6.4 Pragmatism

The interview with Dr Hampwaye indicate that low income formal residences do not provide enabling environments for small scale enterprise. Drawing the views mainly from his doctoral research on local economic development (LED) and

urban agriculture in Zambia, explained that the plot dimensions for low income housing were not supportive of business enterprises that sustain urban livelihoods. He elaborated that, most low income people in the city preferred large plots for urban agricultural enterprise to supplement incomes. Most emerging entrepreneurs according to his findings normally start their enterprises close to their housing areas as informal activities. The non-provision for small scale businesses in the planning processes and residential structure for improving living standards push people to the informal settlements which support mixed use of residential space.

7.7   Summary

The chapter has provided insights on the 'unknowns' related to urban planning framework and housing delivery in Zambia that was missing in the literature study context. It has provided information on the existing roles, outlooks and relations between planners and other actors in the housing sector and how the interrelationship, substances and methods for housing delivery influences the resilience of informal settlements in Lusaka. Specifically, the chapter indicates that the land tenure system is a constraint to the (low income) housing sector.

The chapter has also shown that settlements without adequate infrastructure were growing because of a top-down land administration system with bureaucratic administrative procedures. In addition to constraining low income access, they impose additional transaction costs on housing financing institutions as well. In the same vein, the chapter has established that informal housing development and resilience is sustained by unsuitable regulatory frameworks which prevent homebuilders from gaining meaningful returns or use of the land for housing in desired ways.

With regard to housing finance, the chapter has shown urban planning does not provide enabling framework supportive of (a) low income groups to access financial resources and housing that is within people's means and (b) private and civil society participation in low income housing. It has attributed this to a policy approach that individual hard work, upgrading and relocations or the market forces of demand and supply can solve low income housing challenges without

much thought given to other options and measures like partnerships. That is, the chapter has established informal housing resilience to be sustained by an urban planning institutional framework which does not provide a forum and sphere for actor networking, engagements and collaborations for low income housing delivery.

Equally significant, the chapter has informed about a high degree of misunderstanding in the interpretation of planning roles and functions between different sectors. This affects the structures and processes for land use and housing development planning and implementation with an ultimate consequence of development and growth of informal settlements. Related to this, the chapter has indicated that informal housing development is sustained by location and internal structuring of neighbourhoods. This has been highlighted to be exacerbated by inadequate stakeholder and institutional consultation and coordination during settlement planning.

8   CHAPTER EIGHT: RESULTS ANALYSIS

8.1   Introduction

The aim of this chapter is to firstly analyse the differences in resilience character between the case studies and secondly to analyse the findings on the resilience character of the case studies in relation to literature conclusions on push and pull factors in chapter three that enable informal housing resilience. The latter is done by thematically comparing and contrasting the empirical findings with the listed factors in the conceptual model in **Figure 3-3** and the consequent questions in section 3.6.

8.1.1   Arrangement of the analysis

The analysis is divided in four main parts: the first part analyses the findings on the differences in resilience character, the second part analyses the findings on 'push' perspective, the third part analyses the findings drawn on the 'pull' perspective, the fourth part is a deduction of the lessons on resilience of informal housing drawn from the analysis.

8.2   Analysis of the findings on resilience character between the case studies

The findings demonstrate Mutendere East experiences and endures demolition risks and shocks but rebounds back to its pre-demolition state and retain its structure whenever the demolition or eviction actions strike. The resilience is shown to be characterised by external threats and risks that destabilises or disrupt the settlement's transition from poor housing to better conditions and places it in constant state of equilibrium. In this way the settlement can be stated to exhibit an equilibrist form of resilience.

In this sense the finding has confirmed the perception by some equilibrist scholars noted in chapter 1(subsection 1.5.1) such as Seeliger and Turok (2013) who perceive urban informal housing system as being in a state of equilibrium with

capacities to resist threats or rebound from shocks when crises strike. In this regard, this result signifies demolition actions neither deter nor permanently alter the character of unauthorised settlements in Zambia; instead the sustained effects strengthen and keep them in a static state.

On the other hand, the findings on Chawama shows the settlement not to be in a state of equilibrium but constant change due to statutory recognition which affords it with ability to adjust, adapt or respond to external and internal shocks and thereby allowing development along what Folke *et al* (2010) denote a 'steady domain.' Two examples of forms of adaptation to external shocks offered by the statutory recognition are the 'building while saving' and 'saving in building' financing methods noted in chapter six which are a strategic coping mechanism to lack of access to formal mortgage facilities (as an 'external' stress) and perennial problem of lack of funds (as an 'internal' stress). This makes the settlement to evolve overtime with good dwelling structures. In this manner the settlement can be argued to exhibit an evolutionary form of resilience with greater ability to adjust, adapt or respond to changing housing delivery conditions.

In contrast, the case study and the responses from some institutional respondents demonstrate that the reaction to the processes of informal housing through the Housing (Statutory and Improvements Area) Act of 1974, has not been very useful in addressing the low income housing challenges because it did not address the push and pull factors that enable the resilience of informal housing. Instead the case study reveals that the legislation has perpetuated the growth and densification of informal settlements with generally poor living conditions.

In terms of push and pull factors, the case studies reveal that both categories do not exhibit much difference for the reason that Chawama though a regularised settlement started as unauthorised with comparable 'drivers' and 'attractors' to that of Mutendere East collectively analysed below.

8.3   Analysis of results on push factors

This section analyses the results on factors sustaining the resilience of housing in the case study from the 'push' perspective. For an in-depth comprehension the diagram below (**Figure 8-1**) has been derived to assist in highlighting some of the factors that 'push' people to informal settlements. In the main these factors are land tenure, land administration, housing finance, contractual and building regulatory frameworks.

Figure 8-1: push factors influencing the resilience of the case studies.
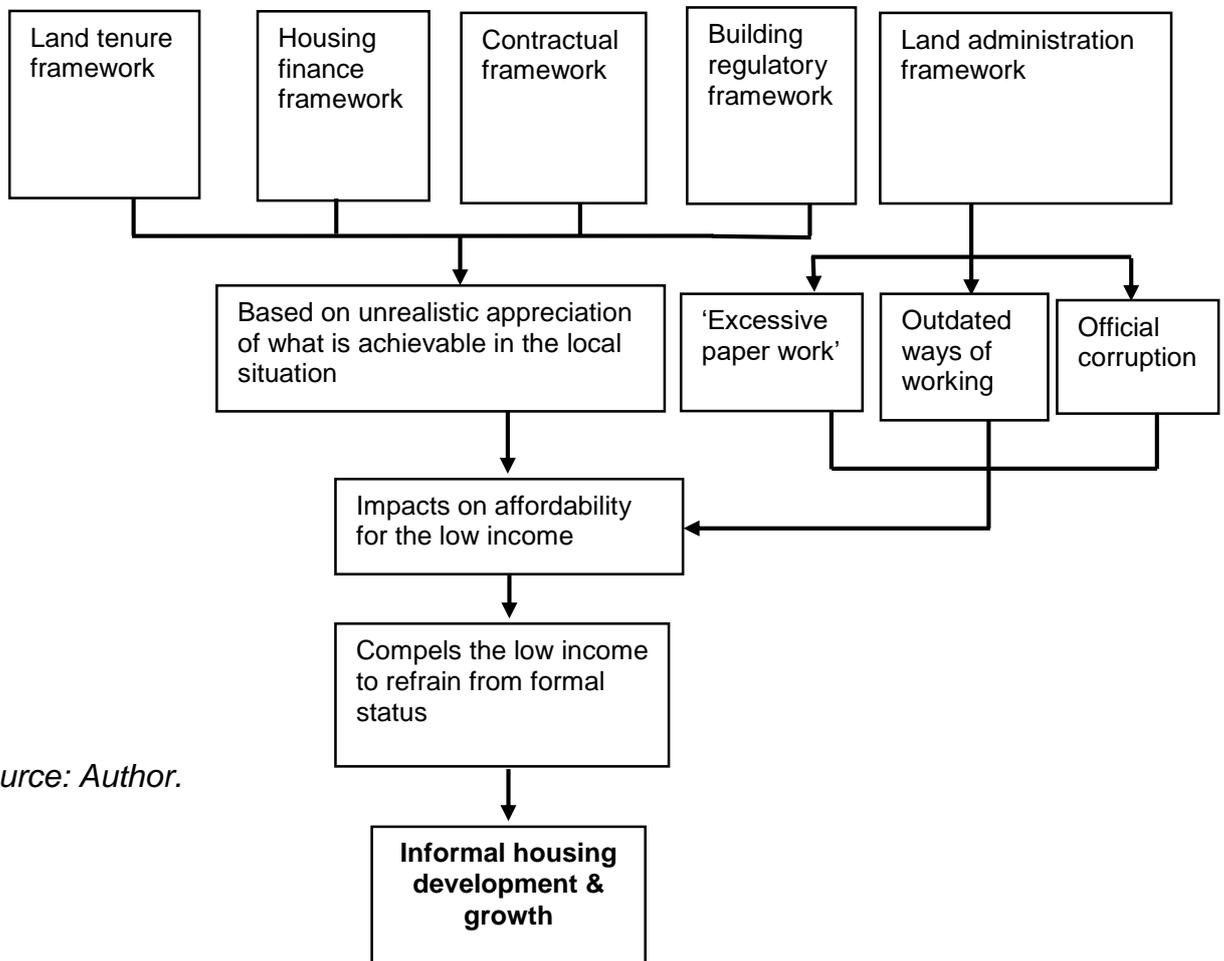
Source: Author.

8.3.1   Land tenure factor

The empirical results show a duality in land delivery between state and customary systems which generate land shortages, speculations and disproportionate prices on state administered land which impacts on the low income's affordability.

The access dearth makes the low income homebuilders to turn to the informal market where land is obtained cheaply through unauthorised land appropriation and informal subdivision methods.

This concurs with the conceptual explanations that the manner in which the rules and practices for governing land property rights are designed is a foundation for market failure and informal housing development and growth (See Eggertsson, 1990; Rakodi and Leduka, 2005; Mooya and Cloete, 2005).

8.3.2 Land administration factor

Findings from the empirical study indicate a relationship between development and growth of both case study settlements and the procedures for acquiring land title deeds and housing construction permits. As noted in chapter seven, this is partly a consequence of outdated ways of spatial data management which involves 'excessive paper' work. This concurs with the cited literature that asserts that poor quality service provision is a product of old fashioned ways of administrative operations. Additionally, the findings indicate that centralised planning and land administration are inadequate to provide more affordable housing hence resulting in growth of informal housing. Again this concurs with views and perceptions discussed in the literature review chapter.

The homebuilder respondents indicate that quick service or circumvention of the long winding administrative route illustrated in **appendix 1** largely involves bribing relevant officials in the City Council or Ministry of Lands. This makes those without the means for bribing to avoid the formal framework of land allocation in preference of the informal sector. This concurs with the literature explanation in chapter three that administrative barriers are "hassles that dissuade informal enterprises from wanting to interrelate with government officials" (USAID, 2005:13).

Responses from the Entrepreneur Financial Centre (EFC) respondents indicate a maze of lengthy procedures and licensing requirements as costly for micro financing institutions. Yet these are expected to support the low income market. In contrast the two case study settlements provide land and housing delivery

environment with minimal bureaucracies and beneficiaries of the informal housing system find this an attraction.

8.3.3 Building regulatory factor

Responses from the informal dwellers indicate building standards to be inappropriate and impact on affordability of the low income house builders. Consequently, this pushes low income residents to the informal settlements that do not apply the stringent building regulations. Associated with these regulations are high costs related to architectural drawings, purchase of statutory materials and submission of site and building plans for statutory approvals. In a similar vein the review of literature identified the following as push factors to informal settlements:

a) Statutory building material compliance – which involves material costs,

b) Preparation of architectural drawings which involve design costs,

c) Building certification which involves supervision and enforcement costs.

(Tinsley, 1997; Mooya and Cloete, 2005).

8.3.4 Housing finance factor

The responses from the mortgage lenders (ZNBS and EFC) and Habitat for Humanity indicate that the need for housing mortgage is very high in the City but access is constrained by the required terms and conditions. Equally the informal settler responses indicate that housing finance is only accessed by the high income earners and the formally employed applicants excluding the lower income who then get pushed to the informal settlements where conditions allow them to establish some 'shelter' of any kind. Ironically, the study also established that the majority of public sector workers (about 60% of employed city dwellers work for the government and the City Council) do not afford the formal mortgage lending and they in turn resort to constructing houses in the informal sector. These employed residents are offered favourable financing mechanisms through social networks and other credit practices that are in place in the informal settlements, hence another attraction to move to the informal settlements.

8.3.5 Contractual factor

The responses from the informal settlers indicate that contractual arrangements for rents and house purchase in informal settlements are mutually flexible and thus the attraction. Recent school leavers and college graduates are attracted by those flexible payment arrangements as they do not have savings to rely upon. In particular, the contractual arrangement in the informal settlements do not require evidence of 'capacity to develop' which is a general condition for the formal mortgage lenders. Further flexibility is associated with land price negotiations.

Notably, similar studies in South America by Turner (1968) and Habasonda (2012) on Kanyama settlement in Lusaka showed that formal housing processes at times prove to be too stiff for home-seekers of temporal employment or business deals in a city. The studies establish flexible contractual practices, to create temporary residence of migratory groups such as traders who use informal settlement as spring boards for business missions in the City.

8.4 Analysis of results on pull factors

This section analyses the findings on factors sustaining the resilience of housing in the case study from the 'pull' perspective. Similar to section 8.3, for a better comprehension, the diagram below (**Figure 8-2**) has been abstracted to assist in highlighting the factors that 'pull' people to informal settlements. Broadly these are driven by spatial, psychosocial, social-cultural and economic considerations. The diagram shows the various dimensions of these broad characteristics and will be analysed in the following sections.

Figure 8-2: Pull' factors sustaining the resilience of the study settlements.
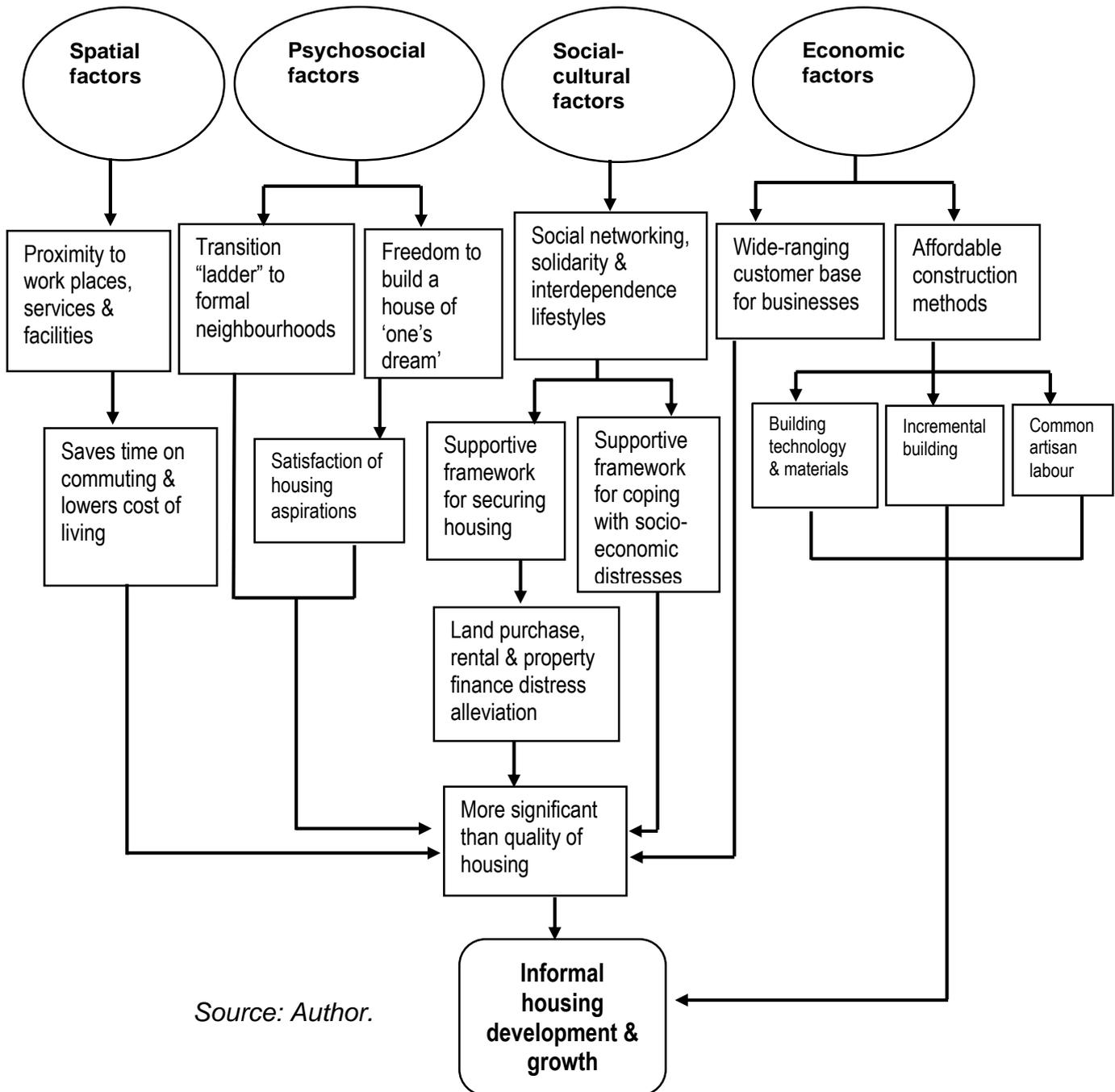
Source: Author.

8.4.1 Proximity factor

The responses from the informal dweller respondents indicate that people decide to reside in both study settlements to cut down on transport costs they would have incurred if they lived elsewhere. The surveys show that over 60% of the study settlement dwellers are engaged in the informal economy which creates substantial dependence on accessibility to social and economic locations with

limited time–space constraints. This makes proximity concerns more significant than the quality of housing because commuting costs are considered burdensome.

Specifically, Chawama settlement is densely populated because its location provides proximity to the City centre and to employment and socio-economic services and facilities. Similarly, Mutendere East location offers proximity to the high income residential areas and significant localities like the University of Zambia and Natural Resources Development College for employment as well as Kabulonga and Woodland commercial areas for formal and informal business opportunities. In both settlements, walking to work places and socio-economic facilities lowers the costs of living which make inhabitants content with dwelling structures and conditions considered by the City Council authorities as substandard i.e. earning an income or accessing services takes precedence.

Essentially, locational advantages of the informal settlements have some direct spatial linkages to the major established formal sectors of the city required for employment and social service. This concurs with the explanations by Turner (1968), Misselhorn (2008), Limbumba (2010), and Weakely (2013) that inability of formal residences to make people be in close proximity with jobs, livelihoods and services pushes residents to construct housing or rent in settings that reduces the constraints of time and commuting costs. For instance, John Turner using his migration, mobility and settlement model explains factors of income earning opportunities, transportation cost in relation to rental costs and amount of dwelling space to greatly influence and determine habitation location choices in informal settlements among diverse groups.

8.4.2 Social-cultural factors

The responses from both case studies indicate that social networks influenced and reinforced by the aspect of extended family system and kinship values played a major role in the attraction and retention of people. Notably informal settlements are characterised by community solidarity and interdependence lifestyle attribute that act as supportive frameworks for accessing land and housing at affordable prices. Similar to the importance of proximity, the responses indicate social

networking, solidarity and interdependence living is of more value than that of housing condition. These social-cultural values in communities provides a supportive framework for coping with social and economic distresses such as funerals and unemployment respectively and respondents value life support mechanisms.

The responses in many respects concurs with earlier studies on informal settlements in Zambia like Hansen (1997), Carey (2009) and Habasonda (2012) which show social associations such as trusts and networks as significant aspects in the attraction and retention of people in informal settlements. Along the same line of analysis, the responses concur with the international literature that strong networks of trust and interdependences entrench informal sector development and growth since actors compensate for the lack of state supported security network. Such social-cultural networking instils a sense of resilient community (See USAID, 2005).

A further outcome established in the study is the significance of plot sizes to meet extended family structured households. Generally, informal settlements tend to be densely populated and built but findings from the study identified that residents perceive the informal settlements to allocate more ground space and open spaces per household compared to formal housing settlements. The responses on this factor show that the need for large plots depicts traditional village settings where houses are scattered. Limbumba (2010) study findings on the settlements of Keko, Machungwa and Rangi Tatu in Dares Salaam demonstrates outdoor living with stalls and markets as appealing to most people instead of the aesthetic environment. The study attributes this behaviour to "cultural background (their tribe, the village they came from and the cooperative norms they consider important) which makes it possible for them to connect to the social and physical environment" (p.202).

Equally Kellet (1993) study on Santa Marta City in Colombia demonstrate that culture provides a connection between personal space, territory and other influences of social behaviour and acts as an interpersonal borderline regulating processes by which people regulate interactions with others. For Acioly and

Davison (1996) their observation was that most homebuilders in Eastern and Southern African cities favour big plots compared to experiences from India.

8.4.3 Economic factor

Responses from both Chawama and Mutendere East identified need for a wide range of formal and informal business opportunities that support livelihoods of the City dwellers in several ways. This includes transacting goods and services mainly to other low income households at affordable costs. The comparatively lower product costs for goods and services in the informal settlements is also considered by the respondents as of relatively more importance than simply the quality of the dwellings. This concurs with the view that "when informal entrepreneur has a history of successful trade in the same social group, the motivation to formalise can be lacking" (USAID, 2005:19).

Besides, the results from the interviews with homebuilders (in both settlements) and non-state institutional actors (UN-Habitat, Habitat for Humanity and Meanwood Development Corporation) show that the two settlements provide homebuilders with economical building alternatives which include:

a) Incremental construction that offers freedom to construct at an individual pace coupled with the employment for common artisan labour in line with availability of resources which results in considerable reduction to the cost of housing. This corresponds with the conclusion of earlier studies which linked the resilience of informal settlements to the liberty to construct incrementally. For example, Carey (2009) households' survey on understanding housing finance in informal settlements in Zambia shows that most people who fail to build within the statutory timeframe "the building pattern therefore follows a stepwise process as unable to build all in one goal, homebuilders begin the process stopping once funds have run out and restart again when funds have been accumulated. This impacts on the method of housing and results in its lengthy duration" (p.92).

b) The freedom to use local technologies such as grass thatch roofing and materials like adobe blocks, burnt bricks and mud for floor which result in

considerable reduction to the cost of housing. This finding corresponds with the explanation of Hadjri *et al.* (2007) and UN-Habitat (2012) that proscriptions on socially accepted building technologies and materials which provide affordable means of delivering housing are partly responsible for the development and growth of informal settlements in Zambia.

8.4.4 Psychosocial factor

The homebuilder and renter respondents highlighted that, many households use the study settlements as a 'ladder' to the formal residential areas that is, the reasons of taking up residence in Chawama or Mutendere East is to create a pathway towards upward social mobility.

As also confirmed by Habitat for Humanity respondent the psychosocial perceptions considerably influence usage of housing. The psychosocial perceptual analysis indicate informal housing empowers the low income dwellers to socially move towards the medium and high income formal residential areas. The implications of this is that an opportunity to reside in informal settlements, as starting point has significant psychosocial impacts for future progression in the housing quality ladder. This finding concurs with the earlier study conclusions that informal habitat progresses people up the housing supply ladder (See Coccato, 1996; Misselhorn, 2008; Carey, 2009).

Of particular interest too, the findings established that informal settlements provide an opportunity of transition for people who recently migrated from the rural area, and have a psychosocial gap to acclimatise to the main formal city. Consequently, the informal settlements provide the necessary psychosocial transition to the city life.

8.5 Summary

The analysis on the findings has established unauthorised settlements in Zambia hold an equilibrist resilience character while regularised settlements hold an evolutionary resilience. The evolutionary character is attributed to statutory recognition which offers residents basic legitimacy and power to initiate and

sustain progressive housing development. But in terms of push and pull factors, by and large, the analysis has established comparable features to both settlement categories summarised below.

8.5.1 Deductions on 'push' perspective

The deductions derived from the findings on the push perspective indicate that residents are pushed to the informal settlements by the following situations.

- Non-delivery of building land in urban areas by both the state and customary system.
- The ideological underpinning which determines the permissible residential land uses are often incompatible with local practices.
- Building regulations constructed on the preconceived notion of an ordered city - which determine housing production - is by and large incompatible with local housing delivery practices.
- Costly, lengthy and at times corrupt administrative arrangements.
- Rigorous formal mortgage system compared to flexible rental and land purchase arrangements in informal settlements as real world opportunity for the low income people.

The insights indicate that informal housing resilience in Zambia is sustained by land administration, financial, technical and contractual context which shape the governance of housing delivery. Accordingly, in relation to lessons to be drawn for urban planning and low income delivery in Zambia, the insights raise the following issues for explanation in the next chapter.

Generally, the insights indicate conventional standards of land and housing delivery rely on unsuitable pattern that make the formal system exclusionary, but informality provides a realistic avenue to the excluded to provide own shelter. Therefore, this finding requires an explanation regarding the non-incorporation in urban planning and housing delivery mechanisms of these apparently known elements of the informal housing resilience concluded in other case studies and international literature.

The findings indicate the dichotomy in land tenure generates constraints which 'push' homebuilders to the informal market for easy access using unauthorised appropriation and informal subdivision methods.

Related to this, the findings have indicated customary land markets in Zambia are unproductive and unattractive because they lack two fundamentals – the decision to purchase a property and use it in a particular way, and individual market-based decisions made within a set of guidelines that establish (realistic) restrictions on how the property ought to be used. Included in the guidelines is land use planning which affords opportunities for adjusting the manner in which land is utilised. This means while in state land decision making is grounded on standards and guidelines with respect to the type of land an applicant can be offered, how it can be offered, for what purpose and what size, this is not the case with customary system which is excluded from the spatial planning framework. This marginalisation needs explaining.

It is further highlighted in chapters 3 and 7 that efforts to increase land through conversions are characterised by chaos and acrimonious attitudes which require an explanation. In specific terms, the findings show a parallel and informal land market system, which works for the low income urban groups needing an explanation.

Another significant finding requiring explanation is the contrast between the formal system with stringent mortgage and contractual system and the informal settlements which offer flexible rental and land purchase arrangements for the low income people. In this respect, this deduction poses a significant question: Are the labour, rental land purchase arrangements in the informal settlements a potential alternative for sustainable low income delivery?

8.5.2 Deductions on 'pull' perspective

The deductions derived from the findings on the pull perspective indicate that people reside in informal settlements mainly due to the following factors.

- Spatial considerations motivated by need for easier connectivity to the various key sectors of the city such as city centre and employment and service facilities.

- Social networks such as traditions of extended family facilitate easier transactions for new migrants into the informal settlements and these also provide social security networks not provided by the state.

- Contrary to general belief, the informal settlers perceive informal settlements as more spatially configured for large families including location of services such as markets in the locality.

- Informal settlements provide psychosocial influences regarding the initial settlement to the formal settlement. Firstly, they provide a stepping-stone to the housing ladder and secondly, they are a transition life to new migrants from the rural areas and not at 'ease' with urban life of the wider city but find informality a more welcoming concept.

The above insights indicate informal housing resilience in Zambia is sustained by an urban planning system which does not respond to people's spatial, economic and psychosocial-cultural needs and aspirations in their various lifestyles. The insights have provided an understanding that not all people that reside in informal settlements are underprivileged: dwellers may be of high, middle or low income status. People take residence in informal settlements for a variety of reasons: may stay in informal residences transitory or in perpetuity; either through choice or forced to do so by other circumstances other than poverty. The circumstances include convenient location and keeping social networks intact.

Thus informality is established to mean different things to different groups in different dwelling contexts. In this respect the resilience can be conclusively stated as an expression of a planning system that is oblivious to the above factors and their influences on people's dwelling choices and contexts. In relation to lessons to be drawn for urban planning and low income delivery in Zambia, the deductions drawn from the analysis raises the following issues for explanation in the next chapter.

The analysis has established the resilient character of residents of informal settlements as motivated by both social-cultural and psychosocial imperatives which requires explanations along with the implications to urban governance in Zambia. Specifically, the precedence of social networks, economic factors, social-cultural elements and psychosocial factors, over quality of dwelling pose two important questions: what is the explanation for this and what does this deduction inform contemporary planning practice in Zambia?

Besides as noted in chapter 1 (section 1.7) housing serves numerous needs and purposes which make it a human right that place an obligation on governments to ensure access by all people, but the analysis shows the opposite. It has expressed informal housing to be partly occasioned by inability of the formal delivery system to adequately carter for different aspirations, needs, uses and income abilities. That is, it is not fit for all purposes which needs explaining. In the same vein the insight shows the case studies to contain housing markets which are functionally similar to the formal system. This replication requires an explanation.

9 CHAPTER NINE: DISCUSSION OF RESULTS

9.1 Introduction

This chapter is intended to discuss and explain the issues that have emerged from the previous chapter. The focus of the discussion is mainly on addressing research objective three. It uses the concepts and theories of Postmodern planning paradigm examined in chapter two, that were used to explore the push and pull factors of informal housing. Explicitly, the theories and concepts used to discuss and interpret the resilience relevant to specific outcomes of the study are the Post-colonial and Governmentality theoretical strands and institutionalism – partnerships, participation, collaboration and decentralisation - concepts.

9.1.1 Arrangement of the discussion

The discussion is divided in three parts along the three main themes that have emerged from the analysis which indicate that informal housing resilience is influenced by: (a) stringent regulations, housing finance and contractual systems which shape the governance of housing; (b) centralised and fragmented land and house governance institutional setting; (c) planning system that is oblivious to shelter needs and dwelling contexts of diverse groups. The discussion starts with the explanation on the resilience as sustained by stringent regulations, mortgage and contractual arrangements. Under this theme, the Post-colonial view on informality as an expression of rejection of planning policy and governance structures founded on colonial ideals and values (Njoh, 2009; Roy, 2010; Watson, 2011) is drawn to explain the finding.

The Post-colonial theoretical explanation does not exhaustively explain all findings related to this theme. For example, the analysis has highlighted the resilience as manifestation of mentalities of regulating housing development. The previous chapters have substantially indicated the main issues that constrain housing delivery, and thus produce impetus for informality, stems from the 'how' the housing delivery system is governed. This is in terms of the strictness of the

policies and rules, their application methods and the 'calculated' means of securing the acceptance and respect of the policies and regulations. Accordingly, the Governmentality dimension of 'political economy' which challenges the art of government not to impose laws on people but to employ 'strategies and tactics' in governance (See Dean, 1999) is drawn to explain how the adopted policies for making homebuilding and rent seeking populations content and governable, influences the resilience.

Similarly, the Governmentality principles do not explain all findings related to this theme. Thus, to make the housing sector governable, the discussion also draws in the institutionalist conceptual standpoint which explains that urban housing deficiencies cannot be remedied by rational planning (See Alexander, 1992; Taylor, 2003) but through participation, collaboration and partnerships with diverse actors and stakeholders (See Dixon-Fyle, 1998; Evan *et al*., 2006; Bull and McNeill, 2008; Pitchford 2008). To amplify on this, the institutionalist principles explain that informal settlements with poor housing and inadequate infrastructures were spreading because housing facilitation by the public sector does not meet the needs of the low income population in terms of land and shelter delivery. The argument is that in situations where the public sector does not have funds for housing and associated municipal services, forging institutional relations is a strategic and tactical means for delivering affordable housing on a sustainable basis.

Part two discusses and explains informal housing resilience as an expression of land delivery institutional framework. The discussion draws on both Governmentality and Post-colonial theoretical perspectives to explain the paradox in urban housing land scarcity in a situation of abundance. The Post-colonial perspective is used to discuss and explain the informality resilience from a viewpoint of inappropriateness of titling system in generating access and equity conditions in a setting with a strong customary land rights.

The application of Governmentality draws on both the principles of political economy – the type of government that is pronounced more by the role of state (Foucault, 1978a; Dean, 1999) in land management and administration. Its

application to the discussion centers on the effectiveness of the state type of government regarding the delivery of land. This stems from the challenges to government being a rational activity and thus professed to be 'well-positioned' to determine and direct the conduct of its citizen (Dean, 1999). That is, to autonomously influence and direct the way land is managed without due consideration of other established orders or 'regimes of land delivery practices' or the negative impacts, such policies might impose on land delivery.

The Governmentality dimension of morality – being the art of self-government (Dean, 1999) – which reflects heavily the character of resilience of informal housing – provides an understanding that the unilateral approach by the state to land administration creates problems. This comes about in the sense that failure in what government has to do obligates people to provide for themselves by any conceivable means. An elaborative explanation is drawn from Van Gelder (2013:1) who notes that:

> The inability to legally access housing for large parts of population and failure to address certain basic needs or minimum conditions required for ensuring (voluntary) compliance with law, have led to an urban reality in which the internal normative systems of settlements have become detached from the official legal framework and have substituted various of the functions of the state legal system…

In this regard, in combination with the concepts of institutionalism, the discussion, for instance, explains how the 'party cadre' land delivery process is a sustainable way to low income housing.

Part three deliberates on explaining how informal settlement resilience is an expression of planning ideology that is oblivious to influences of psychosocial-cultural, economic and spatial factors on the locational decision factors and dwelling contexts of home builders and rent seeking populations.

The discussion mainly draws on the general Postmodern Planning Theory which explains that informality incidences are a consequence of conceiving and planning urban space in 'physicalist' and aesthetical terms which 'eclipse' the principles and values that define housing and neighbourhoods by specific groups

and interests in particular places (See Taylor, 2003). The argument is that this outlook makes neighbourhood planning and the design and utilisation of dwelling spaces have no or little consideration for social, economic and cultural aspects that influence human interactions. That is, the non-reflection of local dwelling values impact on livelihoods and social relations that make homebuilders 'have no business' with formal dwelling and opt for the informal setting that uphold cultural and socio-economic networks which sustain livelihoods.

The discussion is complemented with **figure 9-1** which illuminates the factors that enable informal settlements in Zambia that have emerged from the previous chapters and the linkages with the various theoretical explanations presented above.

Figure 9-1: A schematic diagram used to explain the factors sustaining informal housing resilience in Zambia.

Push factors

- Land administration
- Land tenure
- Building regulations & standards
- Terms & conditions of housing finance
- Contractual framework

Factors sustaining the resilience of informal housing

Governmentality theoretical explanation

Pull factors

- Psychosocial
- Social-cultural
- Economic
- Proximity

Post-colonial theoretical explanation
1. Informality is a social-cultural resistance in the housing sector to state planning regulations, practices, and norms founded on colonial ideals & values.
2. Informal settlements provide real world opportunities that merit critical engagement by urban planning. Consequently, informal housing delivery system is an expression for the need to define urban planning principles that respond to the local norms & needs of ex-colonial city setting.

'Political economy' – the rule of the state: The institutional framework & methods employed by policy makers & planners that has as its end the preservation of a well ordered & happy homebuilding & rent seeking population.

1. Acrimonious land tenure institutional setting.
2. Exclusionary tenure rights.

Centralised & fragmented land delivery institutional setting.

'Apparatus of security'
1. More legalistic- deploys austere rules & enforcement systems for making populations conform.
2. not very strategic & tactical.

Inappropriate for making homebuilder & rent seeker population content & governable.

Informal housing development

'Morality' – the art of self-government: with or without state intervention & provision people have moral obligations to provide own shelter by any conceivable means.
- The low income employs more strategies & tactics towards shelter provision in the informal sector.

Mainstream (general) postmodern planning explanation
Informality is a consequence of conceiving & planning urban space in 'physicalist' & aesthetic terms.

Institutionalist explanation
Urban housing deficiencies cannot be remedied by rational planning with little thought given to supporting the efforts & participation of homebuilders, private sector & civil society.
I.e. informal housing is a consequences of lack in balance of two functions: regulating housing development as a land use & facilitating financing environments for enhancement of housing opportunities that are environmentally sound, conveniently located & affordable.

Source: Author.

9.2 Fiscal, technical and contractual contexts and informal housing resilience

This part of the chapter discusses the findings on informal housing resilience from the perspective of regulatory framework, housing financing, land and rental arrangement system. The deduction in the previous chapter shows the housing regulatory system prevents homebuilders from gaining meaningful returns or use the land for housing in desirable ways. The regulations are indicated to constrain local housing delivery methods and 'destine' people to the informal sector which provides an enabling environment for conceiving, strategising and innovating housing according to individual capacities and desires.

9.2.1 Building regulatory framework

The message that has emerged from both literature and empirical studies, indicate that the regulatory framework is largely not adaptive and reflective of the local housing delivery mechanism. It strongly links the low income housing crunch to the British modelled urban planning and management frameworks. The explanation for this is drawn from the Post-colonial principle which contests informality as an expression of social-cultural resistance in the housing sector to state planning regulations, practices, and norms founded on colonial ideals and values (See Njoh, 2009; Watson, 2011; Home, 2015). The justification for the state of affairs is that the regulatory system was not designed to develop the cities but control of opportunistic migrations of indigenous populations (Rakodi, 2006; Hansen, 1997) which makes its continued use in the Post-colonial context inadequate and inappropriate in regulating the analysed elements of the informal housing resilience.

The influence of colonial regulatory policies on housing is well articulated by Mwimba (2002:7) who notes, "...the colonial urban and town planning policies have an evident legacy on town planning on housing perhaps more than what they have on any other aspect of town planning in Zambia today". In line with this explanation, it can safely be concluded that the high incidence of housing informality in Lusaka is in part an expressions of inadequacies in the Ebenezer Howard city design principles noted in chapter 5 (subsection 5.9.2), which do not

take into consideration African psychosocial-cultural aspects in the regulatory framework.

The Post-colonial view overlaps with the general Postmodern Planning explanation on the analysed elements of informal housing resilience to stem from conception of urban planning in terms of urban form and shape and the regulation of physical development (See Taylor, 2003). Put in other words, concentration on stringent regulations to attain physical development order has made town planners lack understanding and appreciation of the social and economic aspects of the built environment which influence informal housing resilience.

Equally the Governmentality dimension which considers the art of government being about "craft, imagination, shrewd fashioning, the use of tacit and practical know how, the employment of intuition …." (Dean, 1999:28) provides a complementary explanation to the two. The explanation for the resilience is that the planning values of 'what housing is' 'could be' or 'should be about' as defined in regulations constrain innovations and reinforce a 'status quo' which confine people to housing poverty. That is, though regulations provide checks and balances in reaching orderly development, the 'rules of conduct' prescribed in the Zambian housing sector contain more 'don'ts' than 'dos' which constrain initiatives and innovations in the low income housing sector. As such, the resilience is owed to lack of craft, imagination, strategies, thoughtfulness, practical knowhow in the formal delivery system which drives people to the informal sector that provides an enabling environment for conceiving, strategising and innovating housing according to individual capacities and desires. In other words, by being more imaginative, shrewd, strategic and inventive, the informal sector becomes responsive and adaptive to the requisite conditions for keeping a content homebuilding population and rendering the housing markets governable.

9.2.2 Urban planning and housing policy inferences

Granted the Housing (Statutory and Improvement Areas) Act of 1974 is a noted strategy for addressing low income housing and the public interest for regulations. However, it can be noted from chapters 1 and 5 that the (legislative) approach

has been ineffective in addressing the low income housing challenges. The ineffectiveness can be attributed to failure to address the push and pull factors which induce and sustain the resilience of informal housing. Contextually, this is the reason the Governmentality theorists argue that solution to urban informal settlements do not rest in regulations on their own, but in addressing the push and pull factors that generate and sustain them; which call for strategies and tactics.

Accordingly, the resilience of informal housing is a 'silent' but strong message from residents to policy makers that informality is not all about illegal developments, but the strategies and tactics for dealing with housing delivery. To do this the focus of urban planning should be more than orderly development: it should devise strategies and tactics that enhance housing delivery. In regard of this, some of the strategies and tactics noted in chapters 6 and 7 include the following. Adaptation of indigenous building technologies and materials such as burnt bricks and grass thatching in different residential areas endows homebuilders with affordability capacity and building preferences. From both chapters 3 (subsection 3.4.1) and 7(section 7.4), as a strategy it can be noted that support for the low income groups to meet requirements of formal housing, call for improvements to both materials and building technology through research and development. This makes the type of housing produced appropriate in many respects with the context in which people live.

To elaborate, from chapter 3 (See Hadjri *et al.*, 2007; UN-Habitat, 2012) it can be noted that formal recognition and improvements through research makes the issue of affordable housing delivery feasible as it provides planners with several approval options regarding housing quality, strength and level of material usage in various neighbourhoods. As explained by the general Postmodern planning principles (See for example Adams, 1994; Abbott, 1996; Taylor, 2003; Fainstein and Campbell, 2012), such paradigm shift towards preference for pragmatism in housing methods, technologies and mixed use development enables urban planning to promote and sustain diversity in a contemporary city. Inferentially material standard prescriptions need to be based on performance and affordability criteria to meet the needs and income abilities of different groups.

Regarding construction timeframe, as noted in chapters 3 and 6 most homebuilders are not financially sound to build within regulatory framework; a constraint which is countered by the informal sector. The building in stages together with utilisation of common artisan skills, is established to offer 'positive resilience' needing assimilation in urban planning system as part of housing enhancement interventions.

The explanation for this is drawn from the Post-colonial view on definition of city planning that respond to local norms and needs of ex-colonial urban settings manifest in the informal delivery systems (Roy, 2010; Watson, 2011). In this respect, it is noted from chapter 6 and 7 that incremental building reflects a governance system adaptive to obtaining economic realities and social-cultural behaviour and aspirations. That is, it is a relevant practice that adequately confronts housing problems in an economically depressed situation. This explanation suggests that the regulation on timeframe needs reconsideration. For common artisan skills it suggests trained artisans and architects are not the only sharpest 'tools in the tool box'. This implies the current legislation which only recognises architects as building designers, should be looked at again – *to recognise a bricklayer as draughtsman in basic buildings design.*

9.2.3   Housing finance regulatory framework

The study has demonstrated informal housing resilience is not exclusively an expression of 'physical' regulations, it is also a manifestation of 'fiscal' regulations that govern housing finance, rental, labour and land purchase arrangements. As the existing finance and contractual policy instruments (as strategies and tactics) for governing housing delivery are irresponsive to make homebuilders 'content and governable', the same Governmentality principle is referred to explain this scenario.

9.2.4   Instruments and policy interventions

In terms of fiscal strategies and tactics for enhancing housing, the study in chapters 1 (section 1.6) and 7 (subsection 7.5.1) suggests policy measures such as price adjusting and capital raising instruments. Price adjusting are essentially price modifying actions to motivate low income housing providers. These include

specific credits, incentives, tax breaks, subsidies and grants. Capital raising instruments are actions used to facilitate the accessibility of housing supply finance on more favourable terms to low income developers.

It is noted in chapter 7 that low income housing was typically a responsibility of the public sector which is no longer capable of doing so. The institutionalist concept of partnerships suggests that low income housing delivery can only become effective in making things happen on the ground if deliberated upon within a partnership framework that provides affirmative action and resources. Accordingly, another strategy for enhancing housing that has emerged from the study is public private partnerships. As a strategy the main justification noted from the explanation for the public sector seeking partnerships, is to take advantage of positive aspect of the private sector. This includes innovative abilities, access to finance, entrepreneurship and managerial efficiency. The private sector attributes when combined with the public sector's ability to influence and set public policy and regulations and integral social responsibility is explained to provide a conducive avenue for addressing the various issues in the housing sector (See for example, Pike *et al.*, 2006; Tannerfeldt and Ljung, 2006; Bull and McNeill, 2008).

From the above explanation, it can be noted that urban planning is not all about regulating housing development, but also creating and promoting delivery opportunities through a mix of policy measures, strategies and tactics. This suggests formal construction and regulatory compliance depends on the extent to which urban planners and policy makers can successfully partner with NGOs and the private sector to secure resources for empowering low income homebuilders. The explanation further suggests that by means of partnerships both Lusaka City Council and the National Housing Authority whose management structures are distinctly state based as noted in chapter 7(subsection 7.5.1) can turn to NGOs and private sector for funds, expertise and even role model.

The explanations further draw us to addressing the question raised in chapter 8 on labour, rental and land purchase arrangements in the informal settlements as potential alternative policy measures for sustainable low income housing delivery.

9.2.5 Are informal contractual arrangements potential alternatives for enhancing housing delivery?: An explanation

This question is answered using the Post-colonial and Governmentality principles. According to the Post-colonial school of thought, which views informality as a 'grassroots uprising' against the bureaucracies of state planning (See De Soto, 1989), the informal housing resilience is an expression of financing systems which are 'unconnected' to indigenous or local methods of finance and contracts (See Roy, 2010). To elaborate, De Soto (1989) explains that people operate in the informal sector because they cannot afford formality. Inferentially, the Western modelled and formalised systems of managing contracts in the housing sector that involve legal obligations and documentations, impose additional costs. They are not pertinent to the interpersonal and trust based contractual practices commonly used by the ordinary people which offers 'real world' financing and contractual opportunities.

This question can also be addressed by the Governmentality principle of 'economy' (See Dean, 1999), in the sense that a number of findings in the study point to the importance of family (economy) which relate to community resilience observed in informal settlements. It can be noted from existing interrelationships in the case studies that this form of low income urban social structure cannot be regulated by statutory mechanisms which include the principles that govern contracts (Refer also to **Figure 9-1**). The Governmentality principle of economy in this sense explains the power of market mechanisms and restraining of the action of the state in regulating the market from 'outside' (Foucault, 1982). The basis for this is that the self-regulating transactions in the informal housing market that do not involve external regulators is a demonstration that (the low income) people desire to be regulated from 'inside' which entail paradigm shift from state managed regulatory mechanisms towards communities in which members play an active role in contractual policing.

To expand on this, Cooke and Morgan (1998) explain that network based contractual methods have received attention as intermediate and institutionalised forms of social organisation that are neither markets nor organisational

hierarchies but are cooperative and potentially mutually beneficial. They explain that they enable information sharing and mutually beneficial action without the need for tightly prescribed contracts. In short, trustful relations reduce monitoring and contracting costs for the low income groups.

It is also noted in both chapters 3 (subsection 3.4.4) and 6 (section 6.6) that cultural and social collateral systems play significant roles in local credit practices in which some people use tangible material possession such as a television set or intangible materials like status that provide surety more than cash asset. Therefore, for such households the findings suggest a bank account to be an excluding prerequisite because the 'accounts' are secured in material possession or other locally accepted forms of security which act as collateral.

For social collateral, it is noted that the pattern of networks and shared values provides social safety nets to people unable to access resources in the formal economy. As an elaboration, chapter 7 (section 7.3) demonstrates how EFC taps into the networks of relationship that provide collateral – relatives or friends with title deeds to act as guarantors or proxies – to accommodate the underprivileged. This study indicates that collateral conditions can be met from social capital made up of social obligations which provides support to those that lack assets to present as collateral.

The explanation for this is drawn from Poststructuralist and Postmodernist Pierre Bourdieu's positing that capital presents itself in three forms, being economic capital, cultural capital and social capital (Bourdieu, 1986). He writes on economic capital as a form of capital which is directly convertible into money, cultural capital as a form of skill, education and advantages which people or individuals possess which are convertible in certain conditions into money.

With regard to social capital he describes it as "the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition. It is convertible in certain conditions into economic capital…" (p.47).

9.2.6 Implications of social collateral terms to urban planning policy

The implication of social collateral terms is that the monetary standard form of collateral in an urban setting with considerable variations in asset portfolios and livelihood strategies constrain access. In contrast, the cultural and social collateral systems are established to offer collateral terms and conditions which are responsive to the country's economic state dominated by informal enterprises. The drawn lesson is that the financially challenged can be assisted with access to credits by scheming mortgage facilities on 'social collateral' basis guaranteed through solidarity groups in which members become responsible for each other's debt repayment. This suggests a paradigm shift towards diversification in collateral systems.

The 'Chilimba' housing financing mechanism noted in chapter 6 which provides mutual help to homebuilders and renters is another exhibit of potential alternative to low income housing finance offered by the informal systems. By pooling together meagre resources through such social support systems, it is noted that individuals assist one another in several ways. The lessons to urban planning and housing finance policy is that the savings and credit scheme is a demonstration that housing finances can be unconventionally packaged to deliver housing in a manner the formal system cannot do responsively: construct affordable dwelling that meet priorities and resources of people's needs. Consequently, the finding suggests that adopting and where necessary improving the methods which people use to secure finances for their dwellings, a substantial number of officially accepted housing within the means of the low income groups can be obtained than by the existing conventional means.

This reflection is supported by the Post-colonial view on policy makers to think outside the box of formal standards and embrace non-conventional standards that have characterised urbanism in the developing world (See Roy, 2010). However, 'Chilimba' as a coping strategy like many other informal mechanisms has pitfalls, needing interventions. It has been noted in chapter 6 (subsection 6.4.2) that the savings schemes require formal intervention to enhance skills, knowledge, rules of operation and working practices to make the actors operate more effectively in the delivery of housing.

On the whole, the implications of the study findings to low income housing are that formal transaction processes which are generally very rigid, legalistic and de-personalised reflect the legacy of Western forms of dealing and as such they are unresponsive to the social-cultural practices largely valued by the low income groups. In this regard, the finding suggests that as a matter of policy, to facilitate access as well as increase the quantity of housing entails incorporation into the housing delivery systems such valued practices.

To elaborate, as noted in chapter 6, the way people interrelate in the case settlements differs very little with the village set-up, so the values that need adaptation in the low-income housing market include the personal interfaces and trusts that exist between sellers and buyers, between landlords and tenants. This adaptation is imperative in offsetting the push factor of search and information costs, bargaining and decision costs and supervision costs that stem from the process of finding buyers or renters and enforcement of contracts which increase the cost of housing noted in chapter 3 (subsection 3.3.1).

9.3 Land management institutional framework and informal housing resilience

The explanation on informal housing resilience as sustained by land delivery institutional framework is deliberated from two perspectives: (a) concerns 'communal' (customary) and state (private titled) land governance arrangement with regard to the informal land delivery system; and (b) involves titled land administrative system in connections with the land delivery mechanism in informal settlements.

9.3.1 Land tenure dichotomy

It is noted from the study that the land governance system is exclusionary, acrimonious and chaotic, with consequential generation of informal land markets. This is explained by the Governmentality principle of 'power and rule' (See Foucault, 1978a; Dean, 1999) and the Post-colonial view on 'power and dominion' (See Said, 1994). The inter-community and intra-community conflicts noted in chapter 3 (subsection 3.4.2) on communal lands, the prevalent invasion of public and private titled land and resistance to conversion is explained by both threads as a consequence of the exercise of rule over land as a control means

that should flow down through state government system and traditional authority hierarchies.

An appropriate point from which to proceed with the explanation is the statement by Foucault (1978b:95) that: "where there is power there is resistance". For elaboration, the difficulties encountered in the implementation of the Solwezi and Lusaka City integrated development plans, noted in chapters 3 (subsection 3.4.2) and 5 (subsection 5.9.3) respectively, provide good illustrations of Foucault's assertion that 'where there is power there is resistance'.

Similarly, drawing on the Post-colonial explanation, the resistances to land conversion by chiefs and 'defiance' by people against the 'rules of conduct' in the land sector is a result of a land delivery institutional framework that does not create space for engaging with the 'governed' in land management.

9.3.2 Policy implications

A common thread in Foucault (1978a) explanation of power in the notion of Governmentality is that it should be exercised upon the dominant as well as the dominated. He depicted power not being a preserve of 'governors' it is also supposed to come from the 'governed' below because it is multidirectional operating from both top and bottom. With regard to state-traditional authority relations, it means state bureaucracies ought to refrain from executing plans with imposing attitudes in a land governance setting dominated by customary authority. This suggests dialogues with chiefs is the most effective means of gaining access to communal land for residential development purposes.

Equally the noted intra-community and inter-community conflicts and resistances are triggered by a prevailing wisdom in chiefdoms that power and rule over land could only be exercised by traditional authorities over their subjects, and not by state elites. In this regard, a common thread in Foucault's explanation of power is that it should be exercised upon the dominant – traditional authorities as the dominant or elites in peri-urban settings – as well as the dominated. Inferentially harmony and equity in land distribution require a paradigm shift in the exercise of power and rule towards a capillary fashion from below, vertical and horizontal.

Besides the resistance to conversions, the Post-colonial view attributes the rise in informality in peri-urban areas to subordination of communal land management systems to the English arrangement, which overlooks social-cultural practices like communal ownership. This is well explained by Home as follows:

> The conceptual roots of exclusionary land regimes lie within British philosophical traditions of possessive individualism, utilitarianism and the enclosures of movement, allowing the enclosures and engrossers of land to exclude communal rights in the cause of extracting greater productivity from the land. The English enclosures movement reinforced private property rights and increased landlessness and poverty for many; it also provides a perspective on the transfer of state-guaranteed property rights to white settlers in the British colonies. This process of land confiscation through 'received' law restricted and devalued the customary, usually tribal a communal, land rights of the colonised, notably through the dual mandate or indirect rule ideology of colonial administration as practised in Africa and elsewhere. Colonial land registration through the Torrens system thus contributed to creating a postcolonial legacy of peri-urban squatter settlements… (2007:5).

Regarding lessons to be drawn for urban planning policy Home's observation suggests that in addition to informal land delivery systems being in part a consequence of cumbersome and expensive regulatory procedures, they are also stirred by culturally established land governance practices such as communal ownership. In this sense Home's view seem to disapprove the existing land management arrangements in a Post-colonial state which considers formal individual titling as the only way of enhancing tenure security.

In this regard, the communal land ownership model noted in chapter 3 (subsection 3.4.2) which draws its inspiration from African tenure system is suggested by the study as a pragmatic option for low income land delivery in both leasehold and freehold tenures. Accordingly, the understanding is that the most practical and effective land management strategy is one that reflects the hall marks of the indigenous land administration systems. This suggests a paradigm shift in land titling towards "accepting innovations in procedures and documentations that have emerged in informal systems because these are

popularly understood, widely accepted, cheap and procedurally simple" (Rakodi and Leduka, 2004:2).

In this sense, the Post-colonial explanation suggests a titling system that (a) uses simple titling arrangements to offset high costs associated with cadastral services and (b) devising and formal recognition of a customary tenure titling on equal basis with the state system; entailing a dualistic land titling framework. In addition, communal approach to land titling blends well with the idea of cooperative housing noted in chapter 7 (subsection 7.5.2) which is perceived to serve several ends such as:

- Reduction in gentrification: the idea of cooperative housing is noted as holding the key to preclusion of individual occupancy rights transfer who may later gentrify as noted in chapter 1 (section 1.3). But in this setting as only sale of improvements to individual property is allowed such as lease or rental, this minimises relocation decisions which generate development of new informal settlements.
- Facilitate NGO supported housing investments and municipal service provisions in low income neighbourhoods.
- Expansion of revenue base: By dealing with one group as a body corporate for payment of levies such as ground rents and not individual land holders, presents an opportunity for effecting tax collection with the potential to resolve the problem of the 'dead capital' and fiscal impacts of informal housing markets noted in chapter 1 (section 1.4).

Furthermore, it is noted from the study in chapter 7 that as the communal land is not planned and hence unguided, the allocation by the traditional authorities is not done in a manner that facilitate socio-economic service provisions. This makes spatial planning as a public activity to be urban centric with resultant problems of the noted housing land scarcities. Inferentially, part of the solution to land shortages rests with balanced territorial development which calls for crosscutting spatial planning or rather inclusion of customary areas in spatial planning.

Such a paradigm shift in policy connects with Healey (1997) assertion on the significance of spatial planning as "shaping of places in fragmented societies", which entails shaping human settlement in an integrative and inclusive manner that does not only enhance urban growth but balanced regional development. That is, inclusion of communal lands in spatial planning will promote investments in housing and infrastructure, for distribution of urban population density across space. This finding suggests the necessity for a paradigm shift towards formalisation of the institutions that administer communal land such as village headmen, village committee or chief with capacity building in land use planning and management.

This is explained by the concepts of collaborative and decentralised approach to land use planning. In terms of collaborative planning, making customary land markets productive and attractive require engagement of communities (traditional leaders) by planners through collaborative planning. The collaborative approach is considered to facilitate orderly and coordinated development. For decentralisation, the views on stakeholder engagement and participation suggests incorporation of customary land require an integrated approach to spatial planning and devolution of the rudimentary function of land-use planning to local communities with resources and expertise to improve land governance and delivery.

9.3.3 Land administration framework

The parallel land delivery systems which works for the low income groups on squatted state (private titled) leasehold lands is also explained by the Governmentality principles of 'political economy' being the art of government by the state. The consequential 'defiance' to official administrative procedures can be explained by the Governmentality principles of 'morality' being the rule of self-government.

Starting with 'political economy' – the type of government that is more pronounced by the role of the state – the findings indicate that this type of government regarding the delivery of housing is not effective. Government as the main player on matters of land administration and urban planning is not in a

position to coordinate and manage the housing development related programmes diligently. For example, it is noted in chapter 7 that government institutions responsible for land administration operate in a fragmented institutional environment, as exemplified in **Figure 9-1**.

This connotes the institutional framework does not provide a policy setting and coordinative mechanism for responsive land delivery to tackle urban housing problems to make the homebuilder population content and governable. Consequently, informal land delivery systems can be safely argued as a manifestation of 'failure by the state to govern itself'.

This aspect of explanation should be understood in terms of downward continuity in the art of government (Faubion, 1994; Dean, 1999). In terms of this concept, if the state is well run the head of the family will know how to look after his/her family needs including housing. An elaborative interpretation is provided by La Mothe Le Vayer (cited in Faubion, 1994), a Governmentality theorist, who posits that a person who wishes to govern the economy (community) must first learn how to govern himself or herself, his goods and patrimony only when will he be successful in governing the economy and for the population to behave as required. In this sense, if the institutional structures and processes for land delivery are properly managed and coordinated government machinery will be in a position to effectively and satisfactorily administer the land resource to make homebuilders content and obey the rules accordingly.

However, the type of government that is more pronounced by the role of the state in Zambia does not provide a suitable setting for land delivery. This inadequacy in land delivery by the state form of government draws us to the Governmentality dimension of 'morality' of self-government as a feature that sustains the informal housing resilience. This is in the sense that with or without state provision people have moral responsibility to provide own shelter.

The following remark by a research participant on the imperatives of 'building while saving' and 'saving while building' financing strategies provides a useful elaboration: "No bank not even the government can devise and provide responsive financing arrangements which can deal with our financial needs as

disadvantaged people, other than ourselves the deprived. So to provide shelter for ourselves and families we have to be proactive and innovative by coming up with such financing strategies." This to some degree explains the 'usurpation' of land administration obligation of the state by 'party cadres' who 'govern' the land to meet people's expectations: it is an indication of a vacuum in land delivery. Inferentially, the study findings demonstrate that to some extent informal settlements proliferate in Zambia because the land delivery function of the 'state form of government' does not meet people's expectations. So it goes without saying informal housing development and resilience is an expression of rejection of planning policy and governance structures which are not inclusive and pertinent to the housing needs of diverse homebuilders.

9.3.4   Planning policy implications – 'grass-roots' and 'bottom-up' land use planning and administrative approach

In terms of policy intervention, the study uses the principles of institutionalism (multilevel institutionalism – devolution, deconcentrating and decentralisation) of the Postmodern paradigm which identify the solution from the perspective of administrative systems moving from the centre (being the state) to the periphery (being the community).

The significance of the explanation on decentralisation and multilevel institutional approach to land administration rests in the fact that local institutions as self-sustained entities are capable of harnessing latent local resources, providing a more efficient and equitable land delivery framework for enhancing housing and municipal service delivery (See Dixon-Fyle, 1998; Pike *et al*., 2006; Bull and McNeill, 2008). Devolution of powers to local authorities puts local authorities in a position of formulating housing development planning policies and programmes more pertinent to local needs. This does not seem to be case in the Zambian administrative framework.

From the decentralisation viewpoint, the usurpation of land administration powers from the state by 'party cadres' suggests that land distribution for low-income housing is better administrated at community level – a shift in approach from top-down to bottom up. This means that to make land available and in an expedient

manner, calls for devolution of the low income land delivery agency from the local authorities to ward development committee level. The statement below on the subject by the Zambia Land Alliance research participant provides a useful explanation on the significance of 'land administration from below':

> I think empowering the land providers by way of a law which recognises such providers can go a long way in bringing order to the land administrative framework and alleviating the current land administrative hassles. Because then you are empowering them to administer the land better. For instance, if one intends to have a piece of land you approach the ward development committee chairperson who will hear your case. You explain to them I want a piece of land, and therefore they must decide what piece of land they want to give you and where it is located and what size. The difference with the status quo is that the local land allocating actors can do that but it is informal they are not recognised by law. Zambia should move with times; we need a system that can weave some informal kind of planning with formal through skills provision. The allocators themselves are able to decide and determine boundaries but this should go with formal skills that will empower them with knowledge of environmental factors when zoning the land.

The informant's thinking is supported by the principles of new institutionalism which put emphasis on governing systems that do not rest on recourse to orthodox views of state prerogatives, control and sanctions (See Stoker, 1998; Pike *et al.,* 2006), but on multilevel institution in which local level and national authorities and institutions all play a role in land administration.

The significance and rationale for multilevel approach to land delivery is explained from the premise of the 'new public management' concept which Pike *et al.* (2006) notes separates the 'power' element from the managerial service of government, which contextually relaxes the 'command and control' nature of government administration. Fung and Wright (2001:1) call this form of delegation of powers "empowered participatory governance" which in this sense involves execution of land delivery functions at ward development committee level.

On the other hand, the decentralisation and multilevel concept to land administration acknowledges the skills and position of planners in collaborative planning for attainment of orderly development. For example, informal land

delivery as noted in both chapters 6 and 7 is swift, efficient and inexpensive and therefore pragmatic but with several downsides. To elaborate, Alexander Chileshe, UN-Habitat technical advisor notes that:

> If two land seekers lodged applications, one through a party cadre and the other one with the City Council the possibility of the applicant with a party cadre getting his plot within a week are 99%, while the other one has to wait for 10 years. But because the informal and formal have no interface but animosity; one wants to arrest the other, but the other one is providing a service and relieving pressure on housing. What I suggest is that planners need to sit down with the informal actors because they have the same objectives of providing land to people and there is need to work together so that the formal stops the habit of chasing the other. Instead it should learn from the informal how quick to identify land. Though the informal land allocation is generally associated with illegalities, not all land that is allocated is illegally acquired. Some is obtained through negotiation with land owners which the councils fail to do. But since some of the informal settlements evolve on landscapes prone to environmental hazards like floods, these are some of the negative aspects of informal land delivery systems where planners need to collaborate with the local people to guide the development.

The following statement by an informal land provider on this subject provides a

supportive view:

> City Council officials are not usually on the ground; they only exist in offices. They become active only when they learn of the so called illegal sale of plots to disrupt. What the City Council authorities fail to appreciate is that people resort to the informal means of land access because they cannot acquire it through their system. What we expect of them is to work in collaboration with us the party cadres to help in designing proper roads and markets. The role of the officials should be that of facilitating legalisation instead of harassing people.

Both respondents' interpretation of land administration is one that is not a prerogative of state bureaucracies but all vested interests. Nevertheless, both acknowledge the skills and position of planners in guidance of orderly development. This is in the sense that the research participants express the significance of collaborative planning with planners to forestall the socio-

environmental vulnerabilities associated with informal settlements noted in chapter 1(subsection 1.4.2).

The acknowledgement of the significance of collaboration planning in forestalling in susceptibility connects with Fainstein and Campbell (2012) assertion of planning as intervention with an intention to alter existing course of events. As Taylor (2003:167) notes town planning "…is about intervening in the world to protect or change it in some way - to make it other than it would otherwise be without planning." The inference is that   the role of a planners should not be of 'experts in fixing things' for communities, but increasing a community's capacity for taking control of its own development by working with them (See Healey, 1998; Taylor, 2003).

9.4 Planning, designing and management of human settlements and informal housing resilience

It is noted from the study that informal housing resilience is sustained by the way cities are planned and spaces for neighbourhoods are designed and used. The study has established that though planners hold the technical expertise for designing neighbourhoods, they generally lack familiarity on how residential areas in an African city context can be internally structured to reflect residents' psychosocial-cultural and economic needs and spatial aspirations. For instance, chapters 3 and 6 express dwelling density a significant determinant of people building outside the formal system. This is noted to be generated by inadequacies in urban settlement design parameters, to cite the narrative by research participants in chapter 6 who opted for informal settlement occupancy attracted by the factors of dwelling spaces, as an example, shows insensitivity of spatial planning and design of residences. This indicates that the resilience is an expression of ill-conceived methods and strategies for maintaining a contented and governable home building and rent-seeking populations by planners and policy makers.

Accordingly, the resilience is an indicator that planning does not handle the aspect of density, plot dimensions and proximity within a broader perspective of different aspirations and dwelling context partly due to limited awareness of the

needs of homebuilding and rent-seeking populations. An explanation on this is drawn from the Governmentality contentions on maintenance of a stable and content society. Contextually, according to Foucault (1978a) maintaining a content, stable and hence governable homebuilding and rent seeking population relies on awareness of the nature of housing needs and dwelling context for application of effective techniques. Put in other words, the study demonstrates that sustainability of formal residential developments depends on planners' awareness of the fundamental benefits of urban locations which is lacking. This draws us to a discussion of the question posed in chapter 8 on the replication of the formal housing market system by the informal sector.

9.4.1 The informal housing markets are parallel but functionally similar to the formal system: An explanation

This replication as explained by the general Postmodern Planning Theory arise from the location of planners in an 'all knowing' position, which create an assumption that they hold the 'truth' of the kind of policies and instruments that are fit and unfit for the housing market.

This thinking make planners adopt policies and instruments through a rational and systematic analysis not pertinent to the conditions and aspirations of homebuilders and rent seekers. Thus, the replication of the formal housing markets by the informal is an expression that planners are not 'all-knowing' beings who can discern people's various needs and formulate responsive policies and instruments. It is an indication that the formal policies do not adequately address the diverse situations and needs of people who are obligated to develop the seemingly parallel mechanisms that suit and respond to their situations.

9.4.2 Policy inferences

The replication entails the governing ideologies and instruments infringe on the effectiveness of the low cost housing delivery acumen. This means urban planning should provide enabling environments in terms of policy instruments allied to housing delivery to facilitate low income housing markets development. What can be inferenced from this is that comprehensive rationalism identified with the master planning framework for making planning judgements require more

knowledge of all the needs of the people than any individual can grasp, which makes the planner's expertise to be inadequate. This means using rational comprehensive model of decision making as a basis for formulating polies to regulate the housing market is an ineffectual approach to the question of low income housing delivery. This is inappropriate for the reason that the position, authority and knowledge of planners are too inadequate to prepare policies that comprehensively tackle the housing needs and challenges of diverse homebuilder groups. This draws the discussion to a related issue deduced in chapter 8.

9.4.3 The formal housing delivery system in Zambia is unfit for all dwelling intents and purposes: An explanation

The explanation is drawn from the Post-colonial principle which argues that informality in housing is a manifestation of subservience of culturally accepted dwelling lifestyles in housing development to western standards (See AlSayyad and Roy, 2004). To expand on this, it is noted in chapter 5 (subsection 5.9.2) (See UN-Habitat, 2012) and confirmed by the narratives in chapter 6 on plot dimensions and building structure that they are largely not grounded on local cultural outlooks. This means the definition of housing in the Zambian planning statutes as a separate tenancy or by one family promotes individualistic lifestyles and therefore not supportive of the social-cultural dwelling norms.

The same applies to housing as a structure, the resilience of the case studies can also be explained as a consequence of the classification of housing grounded on colonial concepts that require substantial capital investments to meet the set standards. This makes housing to be exclusive and inappropriate in many respects within the context in which lowest income groups live.

As one research participant noted, the governing conventional norms have made most homebuilders to think good accommodation is owning an exclusive house: "instead of building a simple but habitable house, we go for mansions at an outrageous cost. In trying to meet the standards, most Zambians have developed a bad taste for affluent housing that the money spent can go a long way in meeting other life necessities but only to construct one Hollywood movie type of

mansion." The connotation is that the definition and expected compliance make people construct expensively and unreasonably.

A similar observation demonstrative of the case study can be drawn from the following citation:

> Urban development policies often appear to be based on concepts and visions that are far from reality; they ignore or disregard the conditions of the majority of the citizens. Employment is expected to mean a fixed job with a safe salary; housing is supposed to mean dwelling with pre-set standards and solid building materials; water should come through the pipe, and flush toilets should be connected to a waterborne sewerage system. Those who do not have a salaried formal employment and live in shacks with no piped water are classified as 'jobless' and 'homeless.'

> In reality, poor people do have some kind of a livelihood everybody lives somewhere and no one survives without water…
>
> (Tannerfeldt and Ljung, 2006: 130).

Besides it is noted in chapters 5 (section 5.9) and 6 (subsection 6.7.3; table 6-3), that the residential segmentation which is a continuation of colonial standards, creates a planning paradox in a Post-colonial African city setting that value communal and interdependence lifestyles. This is in the sense that the high income earners who mostly adopt western lifestyles of small families, enjoy the privilege of big plots in the low density residential areas while the majority of low income earners, who generally adopt extended family values with large household memberships are 'quarantine' on low income, but small sized plots.

On the whole the explanation is that the interpretation of housing which influences the design principles (in terms of plot sizes, building structure design and densities) is oblivious to the purposes of housing delivery for such functions as social support and community lifestyles.

9.4.4 Policy inferences – strategies and tactics for all-purpose housing delivery system

The explanation drawn from the general Postmodern planning principle which advances complexity, diversity, difference and pluralism is that no single

environment exists that is perfect for everyone (See Healey, 1997; Adams, 1994; Taylor, 2003). This means that to meet different aspirations, abilities and needs of households, housing development policy need grounding on the principles of diversity, proximity and affordability. With regard to proximity the basis is that people's experiences with and expectations of the qualities of places are much more diverse than conceived by the Zambian housing delivery system.

With regard to the influence of dwelling space, as already mentioned above, urban planning in Zambia seem not to handle the aspect of density within a broader cultural perspective. This means for housing delivery to be responsive to all dwelling lifestyles the density design parameters must be varied and culturally acceptable too. To draw on the explanation by Acioly and Davidson (1996:12) for an elaboration: "Density should be the result of a design process which the designer must deal dynamically with standards, plot and dwelling sizes, housing typology, spatial planning, cultural acceptability and environmental sustainability." It should not be the one-sided product of cost analysis meant to optimise infrastructure, services and land as it appears the case with the current planning approach.

This implies the design parameters need to be based on average sizes of low income groups and not income parameters. Similarly, the criteria of plot design should not be a product of cost analysis to optimise the usage of space. This draws into the discussion the explanation on a similar deduction concerning the precedence of social networks, economic and social-cultural factors over quality of dwelling.

9.4.5 Explanation for preference of social networks, economic and social-cultural factors to dwelling quality

As already stated above the study findings show that informal housing resilience owes its being largely to inappropriateness in physical planning activity of human settlements in respect of the context in which most Zambian urban dwellers live. The preference for social networks, economic and cultural over dwelling quality is explained by the Postmodern planning principles which attribute informal settlement resilience to the ways cities are built and spaces for settlements

designed and utilised without much concern for social, economic and cultural considerations and aspects that influence human interactions (See Taylor, 2003). It is highlighted in chapter eight that the non-reflection of local dwelling values impact on social relations which make people shun formal residential sectors to construct or rent in a setting that allows, preserves and promotes cultural and socio-economic networks which sustains livelihoods.

9.4.6 Planning policy implications: proximity, social-cultural and economic thoughtfulness in neighbourhood planning

The lesson drawn for urban planning and housing enhancement is that planning focus in terms of settlement designing should not solely be land use allocation, but also on optimisation of locational requirements and provision of the best possible interrelationship between them. Part of this explanation in the context of Zambia challenges the top down master planning system but consideration of people as a starting point to be an effective means of tackling proximity constraints.

From the narratives in chapter 7 (subsection 7.6.3) it is evident that this requires change in physical planning strategies from top down to bottom up that involves participation of people in the planning and designing processes who know better their community and individual housing needs. Put in other words, the 'field stories' suggest that informal habitation is an indication to planning for the need for particular (or additional) infrastructure, services or facilities in a vicinity. But the dearth in knowledge on factors influencing decisions about residential location choices of diverse groups makes planners not to deliberate beyond the perception and planning of housing as shelter and not serving a myriad of psychosocial-cultural, economic and spatial needs.

Dixon-Fyle (1998) provides a useful explanation on the significance of bottom-up planning methodology as making, "an easy task for the planner to identify what services are most needed and where they are most needed… the stated objectives will be decided upon by local decision makers who can be the communities' representative, but ideally are the communities themselves" (p.6).

This again implies that the focus of planning in terms of settlement designing and development control should not essentially be on the physical environment, such as ordering the use of land and siting of buildings and communicative routes, but as well on social-cultural and economic considerations. That is, physical planning should also focus on preservation and promotion of the positive aspects of the social environment manifest in social support and community networking which sustain livelihoods.

Accordingly, the study has revealed that assimilation of the social networks and spatial values of target communities can be reached through adequate engagement of residents and other actors in settlement development. The basis for this is that engagement and coalition based planning facilitates identification of the livelihood support mechanisms in an area under planning consideration (Healey, 1997). The provided understanding is that when the processes that give rise to informal housing developments are taken into consideration and used as starting point it helps to ensure planners make the right decision based on the needs of the end users.

The principles of institutionalism (Evan *et al.*, 2006; Pitchford, 2008) with respect to the push and pull factors of informal settlements provide an understanding that collaborative planning with stakeholders reduce compliance challenges because of the sense of ownership and development programme appreciation that is inculcated through participatory planning. The omission of stakeholders in development process is shown to make the development control activities have little meaning to the beneficiaries who are expected to observe the regulations governing the plan. In this respect, the study expresses participation as a core departure area between the ideal and the existing situation.

For an elaboration, it is highlighted in chapter 7 that communication in planning is mostly a one-way process from planner to politician. This is the case because planners are perceived as 'all knowing' and so in a position to discern inhabitation needs of different groups within the city. For effective participation, Postmodern planning principles of pragmatism and inclusiveness explain effective communications with actors as an interpersonal activity that involves discussions

with residents (See Healey, 1998; Evans *et al.*, 2005; Pitchford, 2008). The basis for this is that consultation and participation make the outcome of housing programmes to be in synch in many respects, with the context of different groups.

However, the same chapter highlights inadequate interpersonal interfaces between planners and local residents on housing matters for making the plan contents reflective of people's needs and aspirations. Chapter 6 (section 6.5) shows, informal housing growth and consolidation is partly sustained by inadequacies in communication and information dissemination on planning and land opportunities. In particular, the use of newspapers for disseminating planning related information is established to be accessible mainly by the literate who are in the minority.

The implications to urban planning is that the usage of newsprint as the main form of information dissemination make the land delivery and planning processes not inclusive enough. This suggests a paradigm shift in communication approach: It means planners can promote awareness on planning related matters and participation using methods like outdoor advertising, public meetings and announcements as a semblance of such simple, cheap and 'recipient reach' informal sector communication system. Implying for example, a resolution to start a planning exercise or any land allocation activity entails announcements in public meetings and displaying of relevant information in public places and bill boards.

This inference can be explained by the general Postmodern planning view which seeks to achieve expanding opportunities for improving dwelling standards through practical steps (See Taylor, 2003) which the oral system proves to do. In the same vein it can also be explained by drawing on the Post-colonial principle which argues for advancing local practices that respond to local situations (See Said, 1994; Roy, 2010) which the informal sector communication system proves to be.

9.5   Summary

This chapter has discussed the lessons of resilience that have emerged from the findings in relation to the theme of the thesis. It has used the general Postmodern

Planning Theory and the Post-colonial, Governmentality and Institutionalism theoretical strands, articulated in chapter two, to explain the study results as deduced in chapter eight.

The chapter has discussed and explained the lessons that have emerged on the subject under three main areas which show informal housing resilience is influenced by: (a) stringent regulations, mortgage and contractual systems which shape the governance of housing delivery; (b) land and housing delivery institutional framework; and (c) urban planning system that is oblivious to shelter needs and dwelling contexts of diverse groups. The discussions and explanations are summarised as follows:

Starting with the influence of fiscal policies, rules and methods on informal housing developments, the chapter using the Governmentality and Post-colonial doctrines has explained the policies and laws as tools for delivering and regulating housing development achieve less in meeting the needs, aspirations and abilities of different groups. In as much as this is attributed to colonial legacy, the chapter has explained that little has been achieved after independence to adapt the planning system and regulatory framework to local situations. Accordingly, the regulatory framework has been contested on account of the adopted parameters related to financing, building design, materials, methods and technologies.

The statutory parameters are not pragmatic and seem less relevant when much of the 'rhetoric' today is on achievement of inclusive habitats in a globalising and urbanising world. In this respect, the emphasis is that when housing and dwelling circumstances change as manifested in the informal settlement processes, regulatory norms should correspondingly adapt to create 'communities' instead of 'buildings' as the master planning model seems to achieve. The emphasis in the explanation is assimilation of locally generated financing, building technologies, contractual methods, and innovations to guide housing development holds the key to enhancement of housing delivery.

In this sense, the highlight is on planners and policy makers to advance building designs, materials, technologies, construction patterns and settlement layouts to

promote housing based on the principles of affordability and local dwelling contexts. On material prescriptions, the chapter has underlined their inadequacies in respect of the context in which most Zambians live: they have been argued to be generally unsuitable for the country's state of economy. Consequently, to help the low income build affordable but formally acceptable housing, the chapter has voiced the need for moving with times by allowing for flexibilities in standards and provisions for housing options. Put in other words, to enhance housing, the chapter has articulated the significance of grounding building material on performance and affordability considerations.

With reference to institutional framework, urban planners have been described as part of a larger institutional framework and so functions together with other actors. Accordingly, for urban planners, as part of a larger process of government and governance framework make the desired impact on housing entail teamwork with other stakeholders, along with application of several methods. The teamwork and methods include partnerships, participatory, collaborative and decentralised planning methodologies.

 Regarding informal housing resilience as manifestation of planning system oblivious to shelter needs and dwelling contexts of diverse groups, the chapter has used to a great length the Postmodern Planning Theory to explain the influences of psychosocial-cultural, economic and proximity aspects on people's dwelling preferences. Going by this explanation, the chapter has shown the common strategies of evictions, demolitions or relocation employed by planners as manifestation of obliviousness to the realities that make people choose to live in a particular locality considered 'unauthorised'. Thus, the finding has established 'knowledge of the population' as a decisive way of devising compliance methods and responsive strategies for solving problems of housing affecting people in particular the low income groups.

To elaborate, the chapter has labelled informal habitation an indication to planners on the need for particular (or additional), infrastructure, services or facilities in a vicinity. But the paucity of knowledge on the location decision factors of the concerned populations make planners not to deliberate beyond the narrow

comprehension of settlement patterns, plot densities and housing structure to include social-cultural, economic and proximity benefits during physical planning and design making processes. Conversely, the study finding indicates informal housing resilience to be an expression of 'lack of awareness' by planners about the influence of these factors on people's dwelling preferences.

For that reason, the master planning viewpoint is questioned on account that enhancement of housing requires more knowledge of the needs of population which cannot be grasped by planners without community participation. As such, the study finding shows inadequacy in conception of the reasons that prompt urban dwellers to crowd in informal localities make rules and regulations governing neighbourhoods less effective. Accordingly, the chapter has articulated the importance of establishing laws on the understanding of the dynamics involved in informal dwelling decisions. This approach has been shown as effective means of enacting regulatory frameworks that can be complied with. In view of that, the explanation has contested the perception of planners as uniquely knowledgeable about how a city operates and what is best for the citizens. Put in other words, the explanations on the findings are an antithesis to the premise of comprehensive rationalism in planning which portrays planners as 'all-knowing' which creates a sense of disregard for the significance of stakeholder participation.

In regard of this, to enhance housing and sustainable neighbourhoods, the chapter has highlighted the need for sensitivity to proximity, social-cultural and economic aspects in neighbourhood planning and housing development programs. This can be reached largely through engagements of residents who know better the needs for their various individual and household situations through adoption of participatory and collaborative planning methodologies. By and large, the explanations have validated the assumptions made in chapter 1 (section 1.6) on the connections between urban planning and informal housing resilience.

10 CHAPTER TEN: CONCLUSIONS

10.1 Introduction

The study was set out to derive lessons for urban planning and enhancement of housing from the resilience of the informal housing systems in Zambia. The search for the lessons was deliberated on through nine chapters, which involved exploration of the push and pull factors that influence the resilience. This chapter, arranged in five parts, sums up the study. The first part is a reflection on the 'journey that has been travelled' from chapter one and shows the key issues and lessons that emerged in the respective chapters, in addressing the research question and objectives. The second evaluates the usefulness of the research model in answering the research question. Part three centres on recommendations for enhancing housing and sustainable neighbourhood formations. Part four deliberates on shortcomings of the research project. The fifth part recommends areas for future research.

10.2 A reflection on the research and lessons drawn

The first chapter introduced the contextual and methodological framework of the study, which included, the research question, aim and objectives, analysis of rapid urbanisation and housing provision in the developing world. This was followed by a review of policy responses to chronic shortages of housing for diverse needs and income abilities and the consequential growth of informal housing. The review showed that in common with many other developing countries, Zambia's policy responses have varied from demolitions, eviction, public rental housing, site and service schemes to squatter upgrading, which have very rarely satisfied demand for housing. But in spite of these housing policy strategies, which it has been hoped would make the informal housing sector decline, the chapter highlighted its resilience and dominance over the formal delivery system.

In this regard, the chapter expressed the challenges posed by the unguided informal housing delivery system to the economy, law and order and socio-environmental sustainability. Regarding economic consequences, some of the significant impacts that came out of the chapter include loss by the state, of tax income and over taxation of the formal sector to meet government revenue for provisions of social services and facilities, inefficient and uneconomic city structures triggered by urban sprawl. Other highlighted economic related challenges induced by urban sprawl include food insecurity. From a legal perspective, land invasion and squatting as the most common trend of informal development was highlighted to deprive the use rights of landowners. The highlighted socio-environmental consequences include environmental degradation and health problems, which arise from poor sanitary conditions.

The chapter then argued for a view of the resilience of informal housing as an alternative outlook on enhancement of housing delivery. The premise for the outlook was that little was known about the means by which informal housing delivery processes evolved, which made policy measures and legislative reforms for aligning the planning system, framework and processes with the various demands for housing ineffectual. The assumption was that responsive policy formulation entailed an understanding of the resilience epitome in terms of the push and pull factors.

Though definitions abound about resilience, its contextual understanding and application to the research was grounded on its two features: evolutionary and equilibrist. The evolutionary perspective was conceived as the capacity of the informal housing systems to adapt to constantly changing conditions in the urban milieu, whereas the equilibrist standpoint implied the capacity of the informal housing systems to resist threats, avoid hazards or rebound from shocks to a pre-existing and static condition.

In this regard, the chapter advanced some assumptions on the connections between urban planning as a framework of housing development policy and action and the resilience characteristics of informal housing. The assumptions were premised on three conceptions of urban planning. The first was that it is a

future-oriented activity, which seeks to devise strategies that lead to desired end states. In respect of this, the assumption was planning as an anticipatory activity in housing production, informal housing was a consequence of obliviousness by planners and policy makers to shelter needs for diverse groups which could guide responsive utilisation of land to meet current and future housing needs.

The second was that it is a process of negotiations involving multiple stakeholders. Along this line of understanding, urban planning was conceived to provide a forum and sphere of partnerships, interactions and conflict resolutions involving different actors in the housing sector. On this, the supposition was that informal housing was a consequence of an institutional framework that was not amenable to collaborations, partnerships, networking and consultations between planners and other actors in low income housing governance.

The third was that urban planning is an activity and a process through which the public sector at municipal or central government levels seek to influence the activities involved in housing development, through guidance, regulations and incentives. The assumption arising from this conception was that informal housing resilience was influenced by a regulatory regime, which prevents homebuilders from gaining meaningful returns or using the land for housing in desirable ways.

Chapter two presented the philosophical foundation of the research. Accordingly, it made an articulation of Postmodern Planning Theory as a research paradigm used for interrogating the answers to the research question. This included analysis of the Post-colonial and Governmentality theoretical strands, to interpret and make sense of how and why the informal housing sector exists and works out in the way it does across space, in place and over time. The application of Postmodern Planning Theory as an umbrella research paradigm connected to the assumptions made on the association between urban planning as a framework of housing policy and action and informal housing developments and resilience.

The Post-colonial ideologies were used to provide explanations relevant to specific aspects of the study, such as the relationship between planning practice

and urban development in Post-colonial states of the Global South, where the informal housing systems are very predominant. Governmentality, which refers to the way in which the state exercises control or governs the body of its populace, was used to explain how the manner the state governs the housing sector sets the informality resilience in motion.

Chapter three provided a detailed literature review which explored the dynamics of informal housing development and expansion from a broader perspective narrowed to Zambia. The chapter highlighted push and pull factors that sustain informal settlements to stem from statutory regulations, spatial, economic and psychosocial-cultural factors. The literature highlighted rural poverty and unemployment as key push factors for moving from rural areas, to informal settlements in urban areas. From a 'pull' perspective, informal settlements appeared to offer improvements in living standards, rather than typical village situations.

The push factors for moving within urban areas to informal settlements were linked to unaffordability of rent and building costs. Other reasons were commuting cost to reach socio-economic services. The pull factors have been shown to be good location in close proximity to jobs and socio-economic facilities, cheap living expenses, flexibilities in construction codes that enable people to build 'houses of one's dream', lack of control on land access and usage and the availability of customer base for business enterprises, relatives and friends in informal settlements who offer social security.

The literature on Zambia showed the factors responsible for the development and growth of informal settlements as being similar in many respects with several other countries. Though the literature indicated comparable similarities with other countries, it established specific differences as well. This particularly concerned the land factor, the dichotomy which involved freehold and leasehold tenure was revealed to constrain access and perpetuated informal housing developments. Other than that, the literature attributed the high incidence of informal housing in the country to an administrative culture, which did not provide efficient and quality cadastral services.

Furthermore, the literature highlighted the policies and instruments used in housing finance as not being supportive of low income earners in accessing housing within the formal sector, where the construction costs were higher than average levels of income. The literature indicated the terms and conditions of access to be exclusionary and drove most homebuilders and rent seekers to the informal sector that provided conducive terms and conditions of loans secured through social networks.

The information provided by the literature was only adequate in expressing regulatory effects, spatial, economic and psychosocial-cultural influences on the resilience of informal housing at a very general level of understanding. Equally the literature did not demonstrate the contrasts in resilience characteristics between 'unauthorised' and 'regularised' (authorised) informal housing delivery systems. Put in other words, the literature did not systematically ascertain the factors and define the planning aspects that needed amendments, consistent with the local norms and ideals of housing delivery in the country.

The generation of the data on the contrasts in resilience character and planning domains where changes were necessary entailed comparing the processes followed in the conventional sector with those pursued in the informal housing systems, through empirical analysis of the two categories of informal housing production and supply mechanics from the actors. As the theoretical explanations in chapter two established, particular forms of institutional frameworks contribute to informal housing development and growth, so comprehensive acquisition of knowledge on resilience entailed taking an institutionalist perspective as well.

Filling of the identified gaps in the literature required exploring further the systems, frameworks and processes of the informal housing markets, to evaluate areas of the planning regulations, standards and administrative procedures, where changes were necessary, along with comprehension of the psychosocial-cultural and spatial circumstances that trigger and sustain informal housing development in Zambia. Due to the spatially sprawling nature of the country and high incidence of informal settlements, the empirical study was designed on a case study basis to save on time and costs.

Chapter four outlined the methodology used in acquiring the requisite data, to fill the gaps in the literature. Besides, the chapter highlighted how the data was analysed and inferred, as well as the encountered shortcomings and measures taken to ensure validity and reliability. Chapter five provided information on the study setting of Lusaka City and teased out the distinctions between the case studies. The chapter described Lusaka as a major centre of economic activities (a foremost pull factor for the movement of people into the city), where the processes of city building, requiring an ordering of urban space by the whole range of regulations and administrative procedures was prominent, with distressing implication of housing provisions. It also described policy interventions particularly in low income housing provision, to have largely consisted of supply-led programmes, through processes such as site and services, public housing programmes and squatter upgrading, which did not make much impact to the growing demand for housing. Accordingly, the chapter showed how the urban planning policy and land delivery framework occasioned the evolution and resilience of the case studies.

Chapter six presented the findings on the case studies, which filled the literature gaps on how the informal housing systems functions in Zambia, with respect to: (1) the incentives and tenacities for investing in informal settlements; (2) the factors that push people to seek housing from informal settlements; and (3) the type of actors involved and the conditions in which they live and how they interrelate.

The field surveys were driven by two main aims: the identification of the push and pull factors as influences of housing resilience in the case study settlements. The other was to draw lessons on differences and similarities in resilience, between authorised and unauthorised informal housing delivery systems. The chapter showed the resilience found in Chawama to be evolutionary in orientation, whereas Mutendere East exhibited equilibrist resilience.

The explanation for this difference rested in the Housing (Statutory and Improvement Areas) Act of 1974 legislation, which facilitated and incentivised Chawama residents to construct housing in an organic, informal and piecemeal

process, which made the settlement evolve with comparatively better housing structures. The existence of Mutendere East outside the provisions of this legislative framework, the persistent fear of demolition and evictions disincentives investments in better housing. Otherwise, on the whole, the drivers and attractors to the case studies revealed identical characteristics. Specifically, the chapter on push factors indicated that the land delivery system in the formal sector was burdensome, since it generated extra transaction costs that bound the low income earners to seek land from the case study settlements, which offered a more convenient, affordable, simplified and easily available means of delivery.

Equally, the chapter showed that transactions in the informal sector were not based on intransigent conditions like the formal market: asset price rating was flexibly negotiable. In this regard, the chapter showed that the swiftness by which housing was delivered was efficient with low costs. The findings also established that strict adherence to complex building codes in the formal residential areas of the city did not provide a conducive environment for rental businesses, to mostly hardly educated residents. For example, on building modifications, the findings were that developers in the settlements subdivided houses into several rooms, which was forbidden in the formal sector, or where permissible the procedures were generally excessive. The flexible means of operations free from bureaucratic procedures was demonstrated to make the case study settlements profitable for property developers and landlords. Similarly, the chapter showed difficulties in meeting labour, architectural services, material application, construction processes and development pattern; a decisive driver to the case studies.

The findings also informed loan policies presented serious impediments, therefore the study settlements, where social support networks and local credit practices were dominant features of dwelling arrangements, were indicated to provide affordable, simple, flexible, accessible and convenient means for acquiring finances to construct shelter that meet people's needs.

The chapter with regard to rental housing showed the study settlements were exploited by a diversity of rent seekers attracted by their ability to provide

varieties, which were more flexible, convenient, affordable and accessible than the formal sector. The chapter also showed simplicity in the information search and transmission framework, based on verbal communication as an influential aspect of the case study settlement market behaviour. This in the sense of offsetting the push factor of search and information, bargaining, decision and supervision costs that stem from the process of finding buyers or renters and enforcement of contracts which increase the cost of housing. In the same vein, the chapter revealed informal arrangement methods fashioned on simple and flexible trustful relations, reduced monitoring and contracting costs for participants as decisive elements, which attracted people to invest in housing in the case studies.

The chapter also established that high population densities in the settlements served as a market for goods and services, which could not be sustained elsewhere in the formal residences. In the same vein, the chapter showed the perception of housing by both tenants and homebuilders to be much more than shelter: its physical environment was inseparable from a host of activities and socio-economic dealings, which influence their resilience.

The chapter showed further that residence was considerably influenced by simplicity in dwelling, afforded by informal settings that offered gradual improvement in living situations. Related to this, chapter six showed that rural-urban relocations often trigger psychosocial-cultural shocks, which required coping strategies to adapt, for which the case studies offered high degree of social accessibility in terms of interactions and associations that respond to such distresses.

Chapter seven presented the findings on the perceptions of informal housing resilience from an institutionalist perspective. The chapter provided answers in particular for research objective one which reviewed the urban planning system, frameworks and processes in enhancing housing and objective three which was concerned with the question of how urban planning can facilitate the housing sector to operate more effectively and sustainably in the delivery of housing.

The findings were that the growing informal housing delivery systems as a reaction to several factors in the Zambian land and housing markets. The main ones that constrained affordable housing delivery, thus producing an impetus for the development of informal settlements, were indicated to stem from unsuitable housing finance policies and instruments, land delivery and housing development regulatory system. This was exacerbated by incognisance of people's dwelling location choices by planners and policy makers. In this regard, the drawn lessons were that reductions of such impediments would provide people with several choices.

With respect to land delivery, the chapter provided an understanding that land markets for housing involves diverse actors at various levels. It informed that in market based societies that treat land principally as a commodity to be traded for profit the interests of these groups normally rotates around earning and regulating financial gains. In the context of Zambia, with a strong customary land tenure arrangement, the understanding was that earning and regulating financial gain need not be the main purpose of planning intervention in the land market but pro-poor inclined distribution objectives based on lobbying and negotiations with chiefs alongside provision of royalties.

In this connection the chapter advanced policy changes which include diversity in titling and collateral, provision of royalties to customary land authorities, skills capacity building for common artisans, participatory planning and eliminating costly statutory regulations which were expressed to serve many useful ends. These included keeping valuable social networks intact, promotion of private sector and civil society investments in the low income housing sector and facilitation of access to credit, municipal services and provision of land.

Chapter eight analysed the findings from the literature studies and field surveys and derived insights on informal housing resilience. The chapter indicated a number of the various characteristics of the case studies to have been long-established in other studies highlighted in chapter three. However, in the context of lessons drawn for enhancing housing in Zambia, the key inferences that emerged from the chapter with respect to the 'push' perspective were that

informal housing resilience in Zambia was sustained by land administration, financial, technical and contractual contexts which shape the governance of housing delivery. Precisely the main findings were as follows.

- Urban planning and administrative systems are remotely engaged to the informal housing delivery systems.
- The dichotomy in land governance does not appropriately deliver land to low income people.
- The formal housing delivery system in Zambia does not adequately cater for different aspirations, needs, uses and income abilities.
- Informal settlements contain parallel land and housing market systems that work for some segments of urban populations but subdued by formal procedures which make the systems operate 'covertly.'

These deductions required an explanation regarding the non-incorporation in urban planning and housing delivery mechanisms of these apparently known elements of the informal housing resilience concluded in other case studies and international literature.

On the 'pull' perspective, the deductions were that informal housing resilience in Zambia was sustained by an urban planning system which did not respond to people's spatial, economic and psychosocial-cultural needs and aspirations in their various lifestyles. In this connection, the analysis validated the resilient character of residents of informal settlements as motivated by spatial, social-cultural and psychosocial imperatives. Precisely the chapter found that:

- Informal settlements offer flexible and supportive social networks.
- Quality of dwelling is not a priority for informal residents, but other considerations such as proximity, social networks, economic factors, social-cultural elements and psychosocial factors are; that is an informal housing system offers real world dwelling opportunities to diverse groups.

Similarly, these outcomes required explanations along with the implications to urban governance in Zambia.

Chapter nine provided explanations to the issues that emerged from the study as analysed in chapter eight and their implication for the study. It used the Postmodern Planning Theory and concepts articulated in chapter two in explaining the findings. Accordingly, what follows is an evaluation of the effectiveness of the Postmodern planning paradigm, in answering the research question.

10.3 The Postmodern planning paradigm: an evaluation of its usefulness in answering the research question

The Postmodern planning paradigm has proved very pertinent in addressing the research question and objectives by drawing the study's attention to the historical, spatial, psychosocial-cultural, economic and institutional influences of planning practices, processes and frameworks on the evolution and persistence of urban informal housing systems. For example, one of the central assumptions in chapter one for the development and growth of informal housing was that it is a consequence of inconsideration of spatial, cultural and social context of housing in planning policy.

The research paradigm attributed this to the modernist planning framework, which was explained to be underprovided to address context-specific realities and challenges of housing in the Global South countries. The resilience was assumed to be sustained by conventional norms, which rely on inappropriate patterns of housing delivery that over time become fit for their purpose, but exist to impede advances in housing production. The empirical study has validated this assertion: it has shown that enhancement of housing and conformity to 'codes of conduct' governing housing is reachable by adaptation of planning to local norms and means of delivery which is manifested in the informal housing production systems and dwelling contexts.

Another key assumption in chapter one was that informal housing resilience was sustained by an urban planning framework, which operates without strong policy

aims related to improving the ability of urban areas to attract investments in housing production. On this, the research paradigm's explanation was that planners and policy makers can only help solve urban housing challenges by making urban planning empowering in terms of access abilities to housing, security of tenure and municipal service needs. The modality for the empowerment was placed on governmental and non-governmental interfaces and interactions at various levels involving different players, whereby planning provides a framework of decentralisation, collaborations, participations and partnerships. The empirical findings have established that informal housing delivery systems are in some measure a manifestation of a dearth of these attributes in the institutional framework, which has also validated the research paradigm's explanation.

On the whole, the conclusions on the factors sustaining the resilience of informal housing in Zambia are, by and large, a reflection of the assumptions made in chapter one and in line with the theoretical explanations in chapter two. It can therefore be safely concluded that the country's planning model is not adaptive to both social-cultural and contemporary methods of housing production. Explicitly, the outcomes of the study show informal housing to be a manifestation of a planning framework unconnected to contemporary planning approaches of housing production, such as participatory planning, decentralisation and integrated planning methodologies. In this connection, the resilience signifies the inadequacies of the urban planning framework to facilitate the delivery of housing for meeting the needs, aspirations and abilities of different groups.

Regarding social-cultural methods of housing delivery, the study expresses the modernist planning model not being in synch with the locally evolved practices, procedures and innovations in housing production. In this connection, the nonconformity that manifests in the informal housing systems, as explained by the research paradigm, is that the structured practices by which homebuilders are ruled impose more 'don'ts' than 'dos', which constrain the spatial, psychosocial-cultural and economic values in housing production. The research paradigm has demonstrated the governance of housing by planners and their policy agendas as outmoded. It has established the incorporation of participatory

frameworks and traditional house building practice as vital in attaining the goals of planning in the enhancement of housing delivery and sustainable settlement formation.

Explicitly, the study's explanation on enhancement and sustainability in the housing sector is grounded on the need for acknowledgement of collaboration, participation, social-cultural values and proximity considerations in planning policy and regulations. From this understanding, the following are the research's policy recommendations.

10.4   Policy recommendations

From the above explanations, it can be recommended that enhancement of housing that adequately cater for different aspirations, needs, uses and income abilities require:

- Flexibility in building standards and technologies to assist low income homebuilders build affordable, but formally and officially acceptable housing, responsive to personal preferences.
- Adaptation of incremental building methods.
- Assimilation and skills capacity building for common artisans.
- Adaptation of social-cultural land administration and forms of land titling. This entails plural land titling that involves making title to land offered by customary authorities acceptable by financing institutions.
- Payment of royalties to customary authorities on all converted lands.
- Adaptation of social-cultural contractual arrangements that do not involve tightly prescribed contracts, which impact on affordability for the low income homebuilders and rent seekers.
- Adaptation of social-cultural housing finance support systems to enhance financial abilities of prospective low income homebuilders and rent seekers.
- Adaptation of social-cultural dwelling contexts and proximity concerns in settlement plans.

- Co-operation in the housing sector among urban planners and other stakeholders premised on partnerships, participatory, collaborative and decentralised planning methodologies.

- Strong grassroots participation in land administration decision-making processes, by way of delegating low income land distribution functions to local communities. This entails a multi-level approach to land administration to reduce on transaction costs.

10.5 Research limitations

The ultimate goal of the research was the re-framing of urban planning systems, frameworks and processes suited to the housing needs of different groups, manifested in the informal housing resilience. The approach used in the research had some limitations in terms of coverage and methodology. The methodological limitations specially relating to the theoretical framework and to the use of case studies were addressed in chapter 2 (section 2.7) and chapter 4 (sections 4.2 and 4.7) respectively. Regarding coverage, the research concentrated on exploration of the push and pull factors that influence the resilience of informal housing rather than institutional frameworks which respond better to the crucial challenge of land distribution and housing needs for diverse groups.

To elaborate, the study, in the context of Zambia, has highlighted the importance of variation in land titling in enhancement of housing delivery. However, a titling framework that does not involve changes from one fixed state to another entails institutional changes to the current land tenure and administration. An integration of freehold (customary) and leasehold (state) titling mechanisms is complex and, whilst recognised as an important push factor, was not fully discussed. Equally, a framework for grassroots participation on matters of land and housing governance entails administrative structures which involve vertical and horizontal coordination of different levels of government, public and private actors. These are similarly complex observations which have not been analytically explored by this study due to its precise focus on examining 'push' and 'pull' factors.

10.6 Future research

The research has raised a number of theoretical and empirical issues with strong bearing on the recommendations set out above and pertinent to enhancement of housing. Given the alluded to limitations, further research is recommended in the following areas:

1. Part of any future research, could deal with exploration and generation of frameworks from local level scales responsive to the challenge of land administration, housing delivery and human settlement planning.

2. The above recommendations on new directions in housing delivery are based on the conceptual model represented in **Figure 3-3** which was tested on two informal settlements in Lusaka. As in most case study research, they are biased towards the cases studied and may not be adequate for representation of resilience lessons on informal settlements in the wider context. Further research for testing the conceptual model on other countries is crucial. This is particularly significant to sub-Saharan African cities, to generate new or additional data for a comprehensive understanding of the 'push' and 'pull' factors to strengthen the model's generic applicability.

3. The research has indicated the influence of formal housing finance systems and contractual arrangements on the resilience of informal housing. In this regard, it has highlighted the significance of informal financing systems and contractual arrangements in the enhancement of housing delivery for the mainly low income groups. This is a constitutional aspect which requires further exploration to inform how the informal financing systems and contractual arrangements that do not involve tightly prescribed contracts can be incorporated in mainstream financing frameworks and contractual practices.

4. The theoretical framework chapter highlighted urban planning and governance policy in the wider context having a propensity for perceiving informal settlements as 'bad' and to be done away with, an impression

which this research has contested. The findings on the case studies, in particular Mutendere East which fall essentially outside of the control of formal planning and management, indicate that informal settlements exhibit high levels of ideal housing patterns, dwelling contexts and governance. This finding tells that "informality has a greater claim to legitimacy than the formal planning institutions themselves." So informal housing depicts the context by which urban settlements should be planned, developed and managed.

This finding suggests sub-Saharan Africa town planning and governance systems need rethinking on the conceptualisation of a city with regard to "an African dwelling for what it really should be from the informal premise." The case studies in the context of Lusaka have attempted to make some contributions on how urban dwelling settings should be planned. However, in the wider context, not all city situations are exactly the same, therefore further explorations to expand the findings of this study need to be undertaken for evolving specific policies and approaches on governance, housing patterns and dwelling contexts in different urban settings.

5. Finally, this research has informed understanding of informal housing systems to contain housing markets which are functionally similar to the formal system. Besides shelter, they are sources of livelihood to most urban households through wages from activities allied to them. Considerable amounts of commercial activities, in particular micro-enterprises, cannot function without the informal housing market which offer forward and backward linkages.

This distinctiveness has been highlighted in the conceptual framework to benefit the mainstream urban economy. Despite this notable contribution to shelter provision and income generation, the research shows the market to suffer from marginalisation for reasons alluded to in bullet 4 above. To make the market more productive, the research has indicated the need for assimilating their operations within the fold of the legal framework. But the question that begs for an answer, which this study has not explored, is the

'how' to re-frame the legislative set-up in ways that integrate the informal housing market system?

This observation stems from the nature of the informal housing market systems operating in Zambia as part of the informal economy that, by definition, is not a formally registered, regulated, licensed or taxed sector thus posing practical challenges. The key challenge concerns adaptations in ways that cater for the market operations, without destroying their qualities. To expand on this, Hague *et al.* (2006), observe that efforts to make legal and regulate informal enterprises usually fail, because doing so by definition eliminates their competitive advantages in the market. Therefore, further research is needed to explore frameworks adaptive to the operations of the informal housing market systems without losing their unique characteristics and advantages in the housing sector.

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Appendices

Appendix 1 - Land acquisition and development permit procedures in Zambia

| Preparation of layout plans by appropriate planning authority/ council | → | Commissioner of Lands examines plans as to the availability of land planned for | → | Numbering and survey of stands by government/private surveyor |

| Local authority invites applications | → | Selection by local authority (City/district Council) | → | Recommendation to Commissioner of Lands for consideration by lands committee | → | Is the Council a Planning Authority? |

No

Yes

| Council notifies Commissioner of minimum clause to be inserted in lease | ← | Offer letter drafted by Commissioner, copies sent to Council |

| Offer of lease and statement of payment due prepared by Lands | ← | Applicant receives planning approval Lands Dept. notified of planning permission | ← | Planning authority considers application as to location and building regulations | ← | Submission of planning application | ← | Successful applicant asked to apply for planning permission |

| Applicant accepts and pays fees | → | Lands Dept. receives acceptance and requests sketch plan or diagram | → | Survey Dept. prepares sketch plan for 14-year lease and diagram for 99-year lease |

In the absence of a diagram

| Are survey instructions for government or private surveyor? |

Private

Government

| Sketch plan and instructions to survey field office |

| Sketch plan to owner for own arrangement of survey |

| Lease document received by applicant, signed and returned to Commissioner of Lands | ← | Land Dept. prepares documents for 14 or 99 years | ← | Survey lodged for checking and approval | ← | Field survey done |

| Lands Dept. sends signed lease document to deeds registry for registration and issue of certificate of title |

| Applicant receives certificate of title |

Source: Mulwanda and Mutale (cited in UN-Habitat, 2012)

Appendix 2 – Personal interview guide for key informants

Questionnaire used to solicit for information from related to the history, land ownership and administration, housing development, and governance set up of the case study settlements.

Date …………………………….

Place …………….…………………………

1. **Section A: Settlement history**

2. What is the history of this neighbourhood?

3. What is the population of this neighbourhood?

4. What attracts them to relocate to this settlement?

5. What problems do they face when they relocate here?

6. What would you consider as significant turning points in the area of land use and housing developments in the history of this settlement?

Section B: Land administration

7. Could you describe how land is owned and controlled in this neighbourhood?

8. Where do they mainly reside? Within the neighbourhood_____ Outside the neighbourhood _____

Section C: Governance

9. Could you describe the governance set up of the neighbourhood?

10. Do you work with government/city council to improve services? If yes provide some detail of what activities, you are involved in.

11. In you view why do you think informal settlements continue to grow in Zambia?

12. What do you think the Zambian government should do about informal housing?

Appendix 3 - Interview guide for panel discussion on regulatory constraints

Questionnaire used to investigate the constraints of regulations, standards and administrative procedures on housing sector.

Date....................................

Place.................................

Section A: Building regulations

1. What official regulations governing housing development are you aware of? (Interviewer to request respondents to provide a list of the regulations considered a constraint to housing).

2. What have been your experiences with them?

3. To what extend does each of them represent a constraint?

4. What sort of alternative regulatory regimes do you devise?

5. What lessons might be drawn from these alternatives when considering regulatory reforms

Section B: Building standards

6. In which ways do building codes, architectural standards, plot sizes, building lines, densities, and aesthetics make officially approved housing production difficulty for you?

7. What sort of action do you take to establish alternative standards?

8. What lessons might be drawn from these alternatives when considering regulatory reforms?

Section C: Building administrative procedures

9. What are the difficulties in procedures do people face to acquire land and housing development permits in the formal markets?

10. How do the informal delivery systems circumvent these hold-ups?

11. What does urban planning need to do to improve affordable housing delivery?

Appendix 4 - Personal interview guide for non-occupier homebuilders

Questionnaire used to investigate how land is acquired, housing financed, constructed and transact.

Date……...
Place………...

Section A: Construction processes

1. How many years have you operated in this neighbourhood?

2. How does the housing design process compare with the formal housing system?

3. What sort of guidelines in terms of building regulations and standards do you follow in housing construction?

4. What is the main source of the building materials used?

Section B: Business setting and financing

5. How do you finance your housing businesses? (if other sources than personal funds to elicit for a narrative about the nature of "housing financing institutions" and how they function in financing commercial housing developments in the informal settlements).

6. What problems do you experience in the market? (If any to elicit for a narrative of the mechanism that are improvised for coping with them).

Section C: Regulatory constraints

7. Would you consider the existing planning regulations, building standards and administrative procedures have an influence on your choice to invest in the informal housing sector instead of the formally planned sector? (If the response is no, elicit for a narrative of other motives for choosing to invest in an informal settlement)?

8. Which regulations, building standards and administrative procedures that you are aware of and consider to be impediments to investments in the formal sector?

9. To what degree on a scale of 1 to 5 does each of them represent a constraint to investments?

10. What needs to be done about them to encourage low income housing developments?

Section D: Non-occupier home builders-land supplier interplay

11. Who provides the land for your housing estates?

12. How is the land transacted? (To stimulate a narrative on the terms and conditions involved in the transactions).

13. How does the formal land acquisition system create hurdles for your housing construction business?

14. How do the informal-based land trade systems enhance your business? (To prompt for narrative on procedures followed in the land allocations and how they simplify the trade)

15. What are the risks involved in the land transactions if any?

16. What measures are devised for offsetting the risks in the land markets?

Section E: Homebuilder/landlord- buyer/tenant relationship

17. If you are a homebuilder can you explain the process of house buying and selling? (To stimulate a narrative on the terms and conditions involved in the housing transactions).

18. How does the formal system constrain homebuilding business? (To stimulate a narrative on the terms and conditions involved in house leasing).

19. If a landlord can you explain how the rental business is run?

20. How does the formal house system constrain rental business?

21. In your view how profitable is the informal settlement based real property business?

22. How is the real property business marketed? (To prompt for narrative on the improvised networks for conveyance of information to buyers/renters on housing property and related opportunities)

23. What mechanism is used in the informal markets to guarantee legitimacy in the absence of officially approved documents?

24. What are the risks involved in the housing transactions (if any?)

25. What measures are devised for compensating the risks in the housing markets?

Appendix 5 – Interview guide for non-occupier-homebuilders focus group discussion

Questionnaire used to investigate how land is acquired, housing financed, constructed and transact

Date …………………………….

Place…………………………….

Section A: Land and housing delivery framework

1. How did you get the opportunity to live in this settlement? (Elicit narrative from participants not born in the respective settlements on how she/he learnt about the availability land or house)

2. Could you describe the processes you went through in acquiring the land or house in this settlement? (to elicit narratives on how the informal procedure compare with formal practice of land or house delivery in terms of expeditiousness, and also the areas of the formal processes that are considered strenuous)

3. If you build other dwellings in this neighbourhood that you do not occupy, please outline the processes you went through in acquiring the land for your housing assets.
4. How profitable is this business? Low_____ Medium_____ High____

5. Are you aware of other people in the neighbourhood who own dwellings for renting? If so how do, they operate this activity?

Section B: Self-perception on informality

6. Why did you choose to buy land or house in an informal settlement instead of a formally planned area?

7. Have you lived here ever since you were born or have you moved elsewhere? (If respondent indicates he/she moved, interviewer to elicit for response on what was done to the house, if sold then a narrative to be prompted on how the sale intent was conveyed to the buyer as well as the method used in guaranteeing ownership change).

8. If you have moved elsewhere did you relocate freely or you needed approval from someone? (If permission was required interviewer to prompt a response on the one who granted approval and why he returned to this settlement)

9. Why do you decide to continue residing in this settlement?

10. What benefits does owning a house in the informal settlement offer in contrast to the formal residential area?

Section C: Building finances

11. What are the other main sources of housing finance other than own savings? (to elicit for revelations of the sources and the terms and conditions for repayment)

12. How easy is it to obtain housing finances from such sources?

13. What are the repayment conditions if any?

14. How does building finance in the informal sector differ from the formal sector?

15. How did you find the constructor of your dwelling?

16. What do you consider to be the main housing related problems in this neighbourhood that you experience?

17. How do you cope with the problems? (e.g. in the formal sector mortgages or related credits from the financial markets are used to cushion shocks; what are the substitutes for housing mortgages and related facilities in the informal sector)

Section D: Construction process

18. Could you please provide a historical account of how you constructed this house from start to finish e.g. housing design, materials, labour, sources of material, stages of construction etc.?

19. How expedient is the design and construction process in comparison to the procedures followed in the formal systems?

20. Could you describe the main construction challenges and constraints that owner-occupier developer like you face?

21. How do you overcome them?

Appendix 6 - Personal interview guide for land providers

Questionnaire used to investigate the processes involved in land transactions.

Date…………………………….

Place……………………………

1. How do people become land providers in the informal neighbourhoods? (To elicit for narratives about how people hold on to land).

2. What type of tenure security is used in the informal land market? (To elicit an interrogation on their efficacies in facilitating land delivery).

3. What values, ideology and underlying assumptions guide the land allocation system?

4. Are the land providers linked and coordinated by central actors in the system within the city or operate independently? (To elicit for narratives on responsible players for land distribution matters and to whom they are accountable for).

Section B: Land zoning frameworks

5. Who demarcates the land and regulates the types of activities that can be accommodated on a given piece of land, the amount of space devoted to those activities and the ways that buildings may be placed and shaped?

6. What would you consider as the most important and unique elements of the informal land zoning system that the formal land use planning system could learn from and adopt?

7. What land use planning framework would be most suitable/ideal for assimilation of such aspects within the framework of a city planning system?

8. In your opinion in which areas of the existing formal planning system needs improvements to make urban settlements functional and sustainable?

Section B: Transaction and contract enforcements

9. Could you explain the mechanism for approving legitimacy of transactions in the land market, since your line of trade operates outside the official system?

10. What risks do you face in the trade? What systems have you are devised for offsetting them?

11. Could you give a narrative of how information about land availability in the neighbourhoods is conveyed to clients?

12. How does this information transmission system make transactions simpler?

Appendix 7 - Personal interview guide for tenants

Questionnaire used to investigate the motivations for seeking accommodation, quality, and forms of rental housing and ranges of shelter choices.

Date…………………………….

Place……………………………

1. What factors motivated you to seek accommodation in this settlement?

2. What are the main forms of rental housing and range for shelter choices in this settlement?

3. What are the benefits of renting in an informal settlement?

4. Who runs the rental housing business in this settlement?

5. In your opinion, is the rental housing market in this settlement sufficient to satisfy the demand for accommodation?

6. Are you satisfied with the quality of accommodation? (If not satisfied to elicit for a narrative about what makes the quality fall short of respondents' likings).

7. How would you describe the prevailing relationships between landlords and tenants in general terms in this neighbourhood?

8. (For Mutendere East respondents). How are rental disputes settled given that the tenancy systems operate outside the formal legal system?

9. In your opinion what lessons planners draw from the informal rental systems in the effort to improve the delivery of affordable accommodation?

Appendix 8 - Interview guide for construction artisan focus group discussion

Questionnaire used to investigate the construction processes and standard followed in the informal settlements

Date…………………………….

Place……………………………

1. How did you become an artisan? Did you attend any course?

2. How many years have you operated in this neighbourhood? What challenges do you face in your career? How do you overcome them?

3. Do you also construct houses in the formal sector?

4. Is there any difference in the way houses are designed and constructed in this settlement from the city council planned settlements?

5. If so could you describe how housing is constructed in this settlement?

6. Which official standards such as building codes, architectural standards, house sizes, building lines are you aware of?

7. In which way do these standards make housing construction difficult for the common people?

8. What alternative building standards do you follow in housing construction?

9. Who designs the houses and how does the designing process differ with the formal system?

10. What benefits does it offer to the low income developers?

11. Is there any difference in building materials with the formal sector?

12. In which way do the official housing standards constrain housing affordable housing?

13. What needs to be done about them?

14. How are the building contracts done?

15. How profitable is the bricklaying occupation in this settlement?

16. How do you relate with your clients?

17. Are you satisfied with the quality of housing you build in this settlement?

18. If not what needs to be done about it and by whom?

19. Is there anything that you think the government or any other organisation can do to improve your skills?

Appendix 9 - Interview guide for Commissioner of Lands

Date…………………………………

1. (a)How do you assess the demand for land for urban housing development in general? (b)How much of this demand is from the low income clientele?

2. How do you describe the problems of accessing land for housing developments by low income housing applicants?

3. What is your view to some commentators who say developing countries should accept informality in land delivery and housing development as a way of life in cities and not to be categorised as illegal?

4. In your view is the prevention of informal land delivery viable in Zambia?

5. What is your view to some observers who say that land delivery system by the Ministry of Lands is riddled with inefficient, bureaucratic and corrupt tendencies which crowds out the low income people?

6. How long does it generally take and how many stages need to be negotiated to register a plot of land to build in the City?

7. Are you happy with the status quo? If not what improvements need to be made to the present administrative set up to enhance legal and affordable housing development by the low income people?

8. Do you consider the land delivery administrative regime in Zambia as a fundamental factor explaining the fact that 70% of housing in the major cities is informal?

9. What sort of land delivery reforms are required to make land more accessible for affordable housing developments by low income people?

10. What other types of interventional strategies are most urgent for supporting low income access land?

11. Could you describe the Ministry's considered successes in the area of land delivery for the low income housing developers? And what do you consider as bottlenecks and challenges (if any) to the Ministry of Lands in terms of land delivery for the low income people?

12. How do you describe the interfaces between the Ministry of Lands, Ministry of Local Government and Housing (in particular the Department of Physical Planning and Housing), local authorities and civil society organisations with regard to land administration and delivery to low income people?

13. What structures, processes and strategies for land administration do you recommend for fostering an inclusive land delivery system in urban areas?

14. Are there any elements of the informal land and housing delivery system with regard to the way ordinary people plan, finance, construct and furnish their dwellings that are worth incorporating in the conventional land delivery system to address housing affordability constraints? If yes which ones?

15. How would you wish the actors in the informal land delivery system be integrated and participate in the mainstream land administration system and process?

Appendix 10 – Interview guide for focus group discussion with Lusaka City Council Planners

Date……………….

Section A: Land delivery and housing challenges

1. (a)How do you assess the demand for urban housing in general?
   (b)How much of this demand is from the low income clientele?

2. How do you describe the problems of accessing land for housing developments?

(a) By Lusaka City Council

(b) By low income housing developers?

(c) If it is a problem what needs to be done about it to address housing affordability constraints?

3. What are the major problems to urban planning proliferated by informal land delivery processes?

4. What is your view to some commentators who say developing countries should accept informality as a way of life in cities and not to be categorised as illegal?

5. In your view is urban informal housing prevention viable in Lusaka? If so how do you evaluate the performance and contribution of Lusaka City Planning Authority to informal housing prevention?

6. What is your view to some observers who say that Lusaka City Council land delivery system is riddled with inefficient, bureaucratic and corrupt tendencies which crowds out the low income people?

7. What sort of land delivery reforms are required to make land more accessible for affordable housing developments by low income people?

8. What other types of interventional strategies are most urgent for supporting low income developers?

Section B: Planning legislation and standards

9. What has been the effect of planning practice on low income housing development in Lusaka in terms of:
   a. Land titling and development permit procedures: How long does it generally take and how many stages need to be negotiated to register a plot of land and obtain permission to build on it in the City? Are you happy with the status quo?

   b. Building standards and regulations: (if adverse) which regulations, standards and administrative procedures do you consider as barriers to the low income housing sector? What improvements need to be made to the present situation to enhance legal and affordable housing development?

   c. 'User-friendliness': How user friendly are the regulatory guidelines to both Lusaka City Planners and the end users especially the poor? How are they disseminated?

10. Do you consider the regulatory regime in Zambia as a fundamental factor explaining the fact that 70% of housing in Lusaka City is informal?

Section C: Lessons from previous legislative frameworks

11. The reviewed Housing (Statutory and Improvement Areas) as a piece of legislation for regularizing informal settlements protected the urban poor by excluding them from the provisions of the other pieces of legislation such as the Town and Country Planning Act and the land rent that did not recognise the informal settlements.

(a)Which aspects of the repealed Act as a principal legislation on low income housing development facilitation in statutory and squatter areas worked?

(b)Which aspects have not worked?

(c)As a local authority involved in bettering the housing situation of the urban poor, what lessons have you drawn from these aspects for augmenting affordable housing delivery in view of the more than 70% urban households being informally housed?

Section D: Enabling low income housing delivery approach

12. (a)How well considered is the situation of the low income people in planning? (b)What percentage does low income housing development constitute your planning activities? (c)How would you wish the actors

in the informal housing delivery sector be integrated and participate in the mainstream city planning system and process?

13. Could you describe the Council's considered successes in the area of low income housing delivery?

14. How do you describe the interfaces between Lusaka City Planning Authority, Central Government (in particular Department of Physical Planning and Housing) and civil society organisations involved in slum housing improvement and advocacy?

15. What structures, processes and strategies for urban planning do you recommend for fostering an inclusive housing delivery system in Lusaka?

16. What capacity building and organisational development is required by Lusaka City Planning Authority for an effective contribution to a functional low income housing sector?

17. What do you consider as bottlenecks and challenges (if any) to low income housing finance in Lusaka City?

18. What are your suggestions on how the private sector in Lusaka can contribute more to delivery of affordable housing?

19. Are there any elements of the informal land and housing delivery system with regard to the way ordinary people plan, finance, construct and furnish their dwellings that are worth incorporating in the conventional housing delivery system to address housing affordability constraints?

20. If yes which ones and what benefits will they provide to Lusaka City Planning?

Appendix 11 – Personal interview guide for National Housing
Authority Respondent

Date………………

Section A: Land delivery and housing challenges

1. How do you describe the problems of accessing land for housing developments by the National Housing Authority?

2. What is your view to some commentators who say developing countries should accept informality as a way of life in cities and not to be categorised as illegal?

3. Is informal housing prevention viable in a low income country like Zambia? What role can the real estate industry in particular NHA play in informal housing prevention?

4. What sort of land delivery and management legislative reforms are required to make land more accessible for affordable housing developments by housing enterprises?

5. What other types of interventional strategies are most urgent for supporting the real estate sector access land for legal housing development for the urban poor?

Section B: Planning legislation and standards

6. How user-friendly to NHA as a construction enterprise are the regulatory guidelines?

7. What has been the influence of planning practice in terms of standards, regulations and procedures on NHA with regard to low income housing development in Zambia?

8. Do you consider the regulatory regime in Zambia as a fundamental factor explaining the fact that 70% of housing in the major cities in particular Lusaka is informal?

9. Could you identify the common planning regulations, standards and administrative procedures and explain the ways they have adversely impacted on housing development by NHA?

10. What improvements need to be made to the present housing delivery situation to enhance legal and affordable housing development?

11. Are there any elements of the informal land use system that you consider worth incorporating in the NHA housing delivery system? If Yes which ones?

12. What benefits will they provide to NHA?

Section C: Lessons from previous legislative frameworks

13. The revised Housing (Statutory and Improvement Areas) as a piece of legislation for regularizing informal settlements protected the urban poor by excluding them from the provisions of the other pieces of legislation that did not recognise the informal settlements. Which aspects of the Act as a principal legislation on low income housing development facilitation in statutory and squatter areas worked?

14. Which aspects have not worked?

15. What lessons have you drawn from these aspects for improving affordable housing delivery in view of the more than 70% urban households being informally housed?

Section D: Enabling low income housing delivery approach

16. In your view how well considered is the situation of the low income people in housing planning and development by NHA i.e. is the housing planning process participatory enough to incorporate the low income people's housing needs?

17. What sort of land use planning and delivery practices and strategies do you think can deliver affordable housing and sound neighbourhoods?

18. How should low income housing projects be initiated, implemented and managed in the short and long terms?

19. What capacity building and institutional development is required by NHA as a planning authority to delivery affordable housing?

Appendix 12 – Personal interview guide for Habitat for Humanity respondent

Date………………

1. In your view why do you think informal settlements continue to grow in Zambia?

2. On a scale of 1 to 5 how do you rate your organisation's responsiveness to the housing needs of the urban low income people manifest in the burgeoning informal housing phenomenon in Zambia?

3. Could you provide some detail of the housing related programmes you are involved in?

4. What are your considered successes in affordable housing facilitation in Zambia?

5. What are the bottlenecks and challenges to your efforts towards affordable housing facilitation in Zambia?

6. What is your view to some commentators who say developing countries should accept informality as a way of life in cities and not to be categorised as illegal?

7. Is informal housing prevention viable in a low income country like Zambia?

8. If yes, what role can town planning play in informal housing prevention?

9. Do you consider the practice of town planning and land administration with regard to housing development as a fundamental factor explaining the fact that 70% of housing in the major cities in particular Lusaka is informal?

10. If yes, what sort of reforms to the current town planning and land administration approach are needed to realize affordable housing delivery?

11. The reviewed Housing (Statutory and Improvement Areas) piece of legislation is an acclaimed innovation in the developing world for regularizing informal settlements and protecting the urban poor by excluding them from the provisions of the other pieces of legislation such as the Town and Country Planning Act that do not recognise informal settlements. In view of the more than 70% urban households being informally housed, as an agency involved in improving the housing conditions of the urban poor, which aspects of the Act as a principal legislation on low income housing facilitation do you consider worked and which aspects have not worked?

12. Are there any countries in the Global South from which Zambia can draw lessons on other innovative approaches and planning practices for delivering affordable housing to the urban poor?

13. How do you interface with the urban communities, other civil society organisations, governmental and quasi-governmental agencies to improve housing access in Zambia?

14. Is the current interface productive? If not what linkages can respond better to the crucial challenge of affordable housing faced in urban Zambia?

15. How would you wish the actors in the informal land and housing delivery sector be integrated in mainstream conventional urban planning system and process?

16. Are there any elements of the informal land and housing delivery system with regard to the way the ordinary people plan, finance, construct and furnish their dwellings that you consider should be incorporated in the conventional land and housing delivery system to address housing affordability constraints?

17. If yes which ones and how can such elements foster a functional housing sector?

Appendix 13 – Personal interview guide for Civic Forum on Housing and Habitat respondent

Date……………….

Section A: Land delivery and housing challenges

1. How do you describe the problems of accessing land for housing developments by the urban low income households?

2. What sort of land delivery reforms are required to make land more accessible for affordable housing developments by the low income people?

3. In your view is urban informal housing delivery system an unescapable solution to the housing crisis in Zambia?

4. If NO what role can the Civic Forum on Housing and Habitat and other organisations involved in informal housing advocacy and management play in informal housing prevention?

5. Are there any elements of the informal housing delivery system with regard to the way the ordinary people plan, finance, construct and furnish their dwellings that you consider should be incorporated in the conventional land delivery system to address housing affordability constraints? If yes which ones and how can such elements foster a functional housing sector?

Section B: Planning legislation and standards

6. What is your view on the effect of planning practice in terms of standards, regulations and procedures on low income urban housing development in Zambia?

7. Do you consider the housing development regulatory system in Zambia as a fundamental factor explaining the fact that 70% of housing in the major cities in particular Lusaka is informal?

8. Could you identify the common planning regulations, standards and administrative procedures and explain the ways they have adversely impacted on housing development for the low income people?

Section C: Lessons from previous legislative frameworks

9. The reviewed Housing (Statutory and Improvement Areas) Act as a piece of legislation for regularizing informal settlements protected the urban poor by excluding them from the provisions of the other pieces of legislation such as the Town and Country Planning Act that did not recognise the informal settlements. Which aspects of the reviewed Act as a principal legislation on low income housing development facilitation in squatter areas worked? Which aspects have not worked?

10. As a civil society organization involved in improving the housing welfare of the urban poor, what lessons have you drawn from these aspects for improving affordable housing delivery in view of the more than 70% urban households being informally housed?

Section D: Enabling low income housing delivery approach

11. In your view how well considered is the situation of the low income people in urban housing programmes?

12. How would you wish the actors in the informal housing delivery sector be integrated and participate in the planning system and process?

13. Could you describe your organisation's considered successes in the area of low income housing delivery?

14. What do you consider as bottlenecks and challenges (if any) to low income housing advocacy faced by CFHH and related civil society organisations?

15. How do you describe the interfaces between government planning agencies and civil society organisations involved in slum housing improvement?

16. What structures and processes for urban planning do you recommend for fostering an inclusive housing delivery system?

Appendix 14 – Focus group discussion interview guide for Entrepreneurial Financial Centre

Date………………

1. How do you assess the demand for housing micro-finance in Zambia? How much of this demand is from the low income borrowers?

2. What motivated your institution to venture into "housing improvement" financing business

3. Could you describe the sort of microfinancing facilities provided by your organisation to low income housing developers?

4. How profitable is housing microfinancing business in urban Zambia? If not what needs to be done to make it profitable?

5. What percentage do the low income housing borrowers constitute your clientele?

6. How do you handle the issue of collateral when providing housing loans to slum dwellers given that the majority of them are engaged in informal and petty businesses without properly documented incomes and title deeds?

7. How is the money paid back?

8. How do you assess the loan recovery or repayment level among low income housing borrowers in particular slum dwellers?

9. On a scale of 1 to 5 how do you rate the performance and contribution of EFC to low income housing construction in areas where it operates such as Chawama Compound?

10. What do you consider as bottlenecks/challenges (if any) to the housing microfinancing business in Zambia?

11. In your view what enabling urban planning approaches and strategies are needed to make the microfinancing sector operate more effectively in the delivery of affordable and accessible housing loans to the urban poor?

Appendix 15 – Personal interview guide for Meanwood Properties Development Corporation respondent

Date……………….

1. How do you assess the demand for urban housing in general? How much of this demand is from the low income clientele?

2. What percentage does low income housing development constitute your investments? And what is your view to some observers who say that the real estate development sector in Zambia in terms of housing exists to serve mainly the high to middle income people?

3. In your view is urban informal housing prevention viable in Zambia if so how do you evaluate the performance and contribution of the Meanwood Property Development Corporation from its foundation to informal housing prevention?

4. How do you describe the problems of accessing land for commercial housing developments in Zambia? What needs to be done about it to address housing affordability constraints?

5. What has been the effect of planning practice in terms of land titling and development permit procedures on low income commercial housing development in Zambia? If adverse which regulations, standards and administrative procedures do you consider as barriers to investments in the low income housing sector?

6. What needs to be done about them to enhance private sector investment in low income housing development?

7. Are there any elements of the informal housing delivery system with regard to the way ordinary people plan, finance, construct and furnish their dwellings that are worth incorporating in the conventional commercial housing delivery system to address housing affordability constraints? If yes which ones and what benefits will they provide to the real estate sector in general and Meanwood Property Development Corporation in particular?

8. What are your other suggestions on how the private sector in Zambia can contribute more to delivery of affordable housing?

Appendix 16 – Personal interview guide for UN-Habitat respondent

Date……………….

1. In your view why do you think informal settlements continue to grow in Zambia?

2. On a scale of 1 to 5 how do you rate your organisation's responsiveness to the housing needs of the urban low income people manifest in the burgeoning informal housing phenomenon in Zambia?

3. Could you provide some detail of the housing related programmes you are involved in?

4. What are your considered successes in affordable housing facilitation in Zambia?
5. What are the bottlenecks and challenges to your efforts towards affordable housing facilitation in Zambia?

6. What is your view to some commentators who say developing countries should accept informality as a way of life in cities and not to be categorised as illegal?

7. Is informal housing prevention viable in a low income country like Zambia?

8. If yes, what role can town planning play in informal housing prevention?

9. Do you consider the practice of town planning and land administration with regard to housing development as a fundamental factor explaining the fact that 70% of housing in the major cities in particular Lusaka is informal?

10. If yes, what sort of reforms to the current town planning and land administration approach are needed to realize affordable housing delivery?

11. The reviewed Housing (Statutory and Improvement Areas) piece of legislation is an acclaimed innovation in the developing world for regularizing informal settlements and protecting the urban poor by excluding them from the provisions of the other pieces of legislation such as the Town and Country Planning Act that do not recognise informal settlements. In view of the more than 70% urban households being informally housed, as an agency involved in improving the housing conditions of the urban poor, which aspects of the Act as a principal legislation on low income housing facilitation do you consider worked and which aspects have not worked?

12. Are there any countries in the Global South from which Zambia can draw lessons on other innovative approaches and planning practices for delivering affordable housing to the urban poor?

13. How do you interface with the urban communities, civil society organisations, governmental and quasi-governmental agencies to improve housing access in Zambia?

14. Is the current interface productive? If not what linkages can respond better to the crucial challenge of affordable housing faced in urban Zambia?

15. How would you wish the actors in the informal land and housing delivery sector be integrated in mainstream conventional urban planning system and process?

16. Are there any elements of the informal land and housing delivery system with regard to the way the ordinary people plan, finance, construct and furnish their dwellings that you consider should be incorporated in the conventional land and housing delivery system to address housing affordability constraints?

17. If yes which ones and how can such elements foster a functional housing sector?

Appendix 17 – Personal interview guide for Department of Physical Planning respondents

Date……………….

Section A: Land Delivery and Housing Challenges

1. How do you describe the problems of accessing land for housing developments?

2. What are the major problems to urban planning proliferated by informal land delivery processes?

3. What is your view to some commentators who say developing countries should accept informality as a way of life in cities and not to be categorised as illegal?

4. Is informal housing prevention viable in a low income country like Zambia? What role can urban planning play in informal housing prevention?

5. What sort of land delivery and management legislative reforms are required to make land more accessible for affordable housing developments?

6. What other types of interventional strategies are most urgent for supporting low income people access land for legal housing development?

Section B: Planning legislation and standards

7. How user-friendly are the regulatory guidelines to both planners and the end users especially the poor? How are they disseminated?

8. What has been the influence of planning practice in terms of standards, regulations and procedures on low income urban housing development in Zambia?

9. Do you consider the regulatory regime in Zambia as a fundamental factor explaining the fact that 70% of housing in the major cities in particular Lusaka is informal? (If the response is '**no'** to prompt for explanation of the responsible factors).

10. Could you identify the common planning regulations, standards and administrative procedures and explain the ways they have adversely impacted on housing development?

11. How long does it generally take and how many stages need to be negotiated to register a plot of land and obtain permission to build on it? Are you happy with the status quo? If not what improvements need to be

made to the present situation to enhance legal and affordable housing development?

12. Are there any elements of the informal land use system that you consider worth incorporating in the formal planning system? Yes____ No____

13. If Yes which ones?

14. What benefits will they provide to urban planning?

Section C: Lessons from previous legislative frameworks

15. The reviewed and repealed Housing (Statutory and Improvement Areas) as a piece of legislation for regularizing informal settlements protected the urban poor by excluding them from the provisions of the other pieces of legislation that did not recognise the informal settlements. Which aspects of the repealed Act as a principal legislation on low income housing development facilitation in statutory and squatter areas worked?

16. Which aspects have not worked?

17. What lessons have you drawn from these aspects for improving affordable housing delivery in view of the more than 70% urban households being informally housed? (To elicit for responses about the most important aspects of informal land use governance that the integrated development planning system could learn from and adopt).

Section D: Low income beneficiary involvement in planning processes

18. In your view how well considered is the situation of the low income people in planning? (To elicit for response on how realistic planning procedures are in tackling urban housing problems i.e. is the planning process participatory enough to incorporate people's housing needs?)

19. How would you wish the actors in the informal housing delivery system be integrated and participate in the planning system and process? (Among others to elicit for narratives on the ways urban planning set up in terms of legislation and practice be improved upon to address the low income housing needs of the low income)

20. What sort of planning strategies do you think can deliver better housing and neighbourhoods? (To elicit for responses on how planners can work with low income homebuilders to balance the need for low income housing development and sound neighbourhoods).

21. How should urban housing development projects premised on participatory planning principles be initiated, implemented and managed in the short and long terms?

22. Which actors should constitute such a planning framework?

23. What capacity building and organisational development in terms of human, financial and material is required by planning authorities for facilitation of a functional housing sector?

Appendix 18 – Personal interview guide for Zambia Land Alliance respondent

Date……………….

1. What do you attribute the problem of housing land scarcity in the major cities in a country of 752 000 square kilometres with a population of roughly 13 million people?

2. As a network of Non-Governmental Organisations involved in improving access to land by the urban poor what has been your response to this 'land scarcity' challenge? What are your considered successes in land empowerment for the urban low income people? What are the constrictions (if any) to your efforts?

3. In your view is the prevailing informal land delivery system an inescapable solution to the urban housing crisis in Zambia?

4. Do you consider the land administration and supply regime in Zambia a fundamental factor explaining the fact that 70% of housing in the major cities in particular Lusaka is informally provided? If so explain how the current land delivery administrative set-up adversely impacts on housing development for the low income people?

5. What sort of land use planning and administration reforms are required to make land more accessible for affordable housing developments?

6. How do you describe the current interfaces among the Ministry of Lands, Ministry of Local Government and Housing, local authorities, traditional authorities and civil society organisations with regard to land administration? Is there anything that needs to be done about it? If so what land administrative structures and delivery processes do you recommend for fostering an inclusive and equitable land distribution system?

7. Are there any elements of the urban informal land delivery system that you consider worth incorporating in the conventional land administration arrangement to address housing affordability constraints? If yes which ones and how can such elements foster a functional housing sector?

Appendix 19 – Personal interview guide for Zambia National Building Society

Date……………….

1. Could you describe the sort of loan products provided by your organisation to housing developers?

2. How do you evaluate the performance and contribution of ZNBS to urban housing delivery from its formation to date?

3. In your view is urban informal housing prevention viable in a low income country like Zambia if so what role is ZNBS playing in informal housing prevention?

4. How well considered is the situation of the low income people in housing loan provisions?

5. What percentage does the low income people constitute your clientele?

6. What do you consider as bottlenecks and challenges if any to low income housing finance by ZNBS?

7. What sort of interventional strategies are most urgently required for supporting low income people access housing finance credits from ZNBS in particular and other financial institutions in general?

8. Are there any elements of the informal housing financing system where ordinary people plan, finance, construct and furnish their dwellings that you consider incorporating in the conventional housing financing system in Zambia?

9. If yes, what benefits can such elements bring to functional housing delivery?

10. What capacity building and organisational development is required by ZNBS for an effective contribution to a functional housing sector in Zambia?

Appendix 20 – Personal interview guide for university academics

Date……………….

Section A: Land Delivery and Housing Challenges

1. How do you describe the problems of accessing land for housing developments?

2. What are the major problems to urban planning proliferated by informal land delivery processes?

3. What is your view to some commentators who say developing countries should accept informality as a way of life in cities and not to be categorised as illegal?

4. Is informal housing prevention viable in a low income country like Zambia? What role can urban planning play in informal housing prevention?

5. What sort of land delivery and management legislative reforms are required to make land more accessible for affordable housing developments?

6. What other types of interventional strategies are most urgent for supporting low income people access land for legal housing development?

Section B: Planning legislation and standards

7. How user-friendly are the regulatory guidelines to the end users especially the poor? How are they disseminated?

8. What has been the influence of planning practice in terms of standards, regulations and procedures on low income urban housing development in Zambia?

9. Do you consider the regulatory regime in Zambia as a fundamental factor explaining the fact that 70% of housing in the major cities in particular Lusaka is informal? (If the response is '**no'** to prompt for explanation of the responsible factors).

10. Could you identify the common planning regulations, standards and administrative procedures and explain the ways they have adversely impacted on housing development?

11. How long does it generally take and how many stages need to be negotiated to register a plot of land and obtain permission to build on it? Are you happy with the status quo? If not what improvements need to be

made to the present situation to enhance legal and affordable housing development?

12. Are there any elements of the informal land use system that you consider worth incorporating in the formal planning system? Yes___ No___

13. If Yes which ones?

14. What benefits will they provide to urban planning?

Section D: Low income beneficiary involvement in planning processes

15. In your view how well considered is the situation of the low income people in planning? (To elicit for response on how realistic planning procedures are in tackling urban housing problems i.e. is the planning process participatory enough to incorporate people's housing needs?)

16. How would you wish the actors in the informal housing delivery system be integrated and participate in the planning system and process?

17. What sort of planning strategies do you think can deliver better housing and neighbourhoods? (To elicit for responses on how planners can work with low income homebuilders to balance the need for low income housing development and sound neighbourhoods).